

This form was prepared by: Cindy Stevens, First Federal of the South, 2159 Rocky Ridge Road, Suite 101, Birmingham, AL 35216; 205-979-8776, Ext. 228.

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for FIRST FEDERAL OF THE SOUTH, a corporation organized and existing under the laws of the State of Alabama, its successors and assigns, does hereby grant, bargain, sell, convey, assign and deliver unto SUNTRUST MORTGAGE, INC., its successors and assigns, that mortgage dated the 28th day of April, 2003, made and executed by Gregory M. Byrd and Regina Byrd, Husband and Wife, to and in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for FIRST FEDERAL OF THE SOUTH, upon property situated in Shelby County, State of Alabama,

SUCH MORTGAGE having been given to secure payment of \$95,400.00, which Mortgage is of record in Mortgage Book * _____, at Page _____ of the Probate Records of Shelby County, State of Alabama, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

*20030520000313960

TO HAVE AND TO HOLD unto the said SUNTRUST MORTGAGE, INC., its successors and assigns forever.

IN WITNESS WHEREOF, the said Mortgage Electronic Systems, Inc. ("MERS") as nominee for FIRST FEDERAL OF THE SOUTH, has caused this instrument to be executed in its name by Cynthia C. Stevens, its Assistant Secretary, who is thereto duly authorized, this the 28th day of April, 2003.

Mortgage Electronic Registration Systems, Inc. ("MERS")

By Cynthia C. Stevens
Cynthia C. Stevens
Assistant Secretary

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said State, hereby certify that Cynthia C. Stevens, whose name as Assistant Secretary of Mortgage Electronic Registration Systems Inc. ("MERS") as nominee for FIRST FEDERAL OF THE SOUTH, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day that, being informed of the contents of the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 28th day of April, 2003.

Nita A. Robison
NOTARY PUBLIC

My commission expires: 2/13/2006