This instrument was prepared by: Cindy Stevens, Merchants & Farmers Bank, 3513

Pelham Parkway, Pelham, AL 35124; Phone: 205-664-6930.

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Suntrust Loan Number: 0204758361

MIN: 100010402047583616 MERS Phone: 1-888-679-6377

FOR VALUE RECEIVED, the undersigned MERCHANTS AND FARMERS BANK, a corporation organized and existing under that laws of the State of Mississippi, does hereby grant, bargain, sell, convey, assign and deliver to Mortgage Electronic Systems, Inc., whose address is P. O. Box 2026, Flint Michigan 48506-2026, its successors and assigns, all its rights, title and interest in and to that Mortgage dated the 3rd day of January, 2006, made and executed by Patrick E. Smith, a Married Man, and Shanna D. Smith, his wife, to and in favor of MERCHANTS AND FARMERS BANK upon property situated in Shelby County, Alabama.

SUCH MORTGAGE having been given to secure payment of \$70,800.00, which Mortgage is of record in And #2007010560 of the Probate Records of Shelby County, 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.

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

IN WITNESS WHEREOF, the said MERCHANTS AND FARMERS BANK has caused this instrument to be executed in its name by Anna D. Vanderford, its Vice President and attested by Phyllis Bolena, its Vice President, who are thereto duly authorized, this the 3rd day of January, 2006.

ATTEST:

MERCHANTS AND FARMERS BANK

Phylins Bolena,

Vice President

Anna D. Vanderford,

Vice President

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State, hereby certify that Anna D. Vanderford and Phyllis Bolena, whose names as Vice President and Vice President, respectively of the named Merchants & Farmers Bank, a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they, as such officers 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 3rd day of January, 2006.

NOTARY PUBLIC

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Aug 12, 2010 BONDED THRU NOTARY PUBLIC UNDERWRITERS