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Shelby Cnty Judge of Probate, AL  
11/04/2010 03:15:22 PM FILED/CERT

~~AFTER RECORDING PLEASE RETURN TO:~~

Scott V Lofranco Esq.  
McCalla Raymer, LLC  
105 Tallapoosa Street, Suite 109  
Montgomery, Alabama 36104

5011. 0937242AL

## TRANSFER AND ASSIGNMENT

STATE OF Alabama  
COUNTY OF Shelby

FOR VALUE RECEIVED, the undersigned, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First American Bank, does hereby grant, bargain, sell, convey, assign and deliver unto Alabama Housing Finance Authority, its successors and assigns, those certain mortgages hereinafter more particularly described, and filed as indicated below, together with debts thereby secured, the notes therein described and all its interest in and to the lands and properties conveyed by said mortgages:

MORTGAGE			
NAME(S) OF MORTGAGOR	Instrument Number	COUNTY	STATE
Philip Koine and Carolyn Koine	20070306000101720	Mobile	AL

THIS TRANSFER AND ASSIGNMENT IS without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said Alabama Housing Finance Authority, its successors and assigns, forever.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., as owner of said mortgages has caused these presents to be executed this the 21 day of SEPTEMBER 2010.

Mortgage Electronic Registration Systems, Inc.,

BY: 

Vice President

STATE OF ALABAMA  
COUNTY OF MONTGOMERY

I, the undersigned authority, a Notary Public, in and for said county, in said state, hereby certify that Kathy Boston who is Vice President of Mortgage Electronic Registration Systems, Inc., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, s/he as such officer with full authority, executed same voluntarily for and as the act of Mortgage Electronic Registration Systems, Inc.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 21 day of SEPTEMBER, 2010.



Notary Public

My Commission expires: 01/23/13

THIS INSTRUMENT PREPARED BY:

Scott V Lofranco, Esq  
McCalla Raymer, LLC  
105 Tallapoosa Street, Suite 109  
Montgomery, Alabama 36104