corporation, for value received to it in hand paid by

SouthTrust Mortgage Corporation

KNOW ALL MEN BY THESE PRESENTS, That Mortgage America, Inc., a

STATE OF ALABAMA

JEFFERSON COUNTY

STATE OF ALABAMA

JEFFERSON COUNTY

MICHAEL J. ROMEO

ATTORNEY AT LAW

900 CITY FEDERAL BUILDING

BIRMINGHAM, ALABAMA 35203

June

Index Fee

commission expires:

TOTAL

I, the undersigned, a Notary Public in and for said State, in

said County, hereby certify that Hunter A. Copeland, whose name as

Vice President of MortgageAmerica, Inc., a corporation, is signed

to the foregoing conveyance, and who is known to me, acknowledged

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

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25th day of