RECORD AND RETURN TO EMPIRE OF AMERICA REALTY CREDIT CORP. EMPIRE PLAZA 100 SENECA STREET BUFFALO, NY 14203 ATTN - DOCUMENT RETENTION

3845641 00145421CD

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

KNOW THAT EMPIRE OF AMERICA REALTY CREDIT CORP., A MICHIGAN CORPORATION. ASSIGNOR, WITH AN OFFICE AND PLACE OF BUSINESS LOCATED AT 100 SENECA STREET BUFFALO, NEW YORK 14203, IN CONSIDERATION OF ONE AND MORE DOLLARS, \$1.00 & MORE, PAID BY EMPIRE OF AMERICA REALTY CREDIT CORP., A NEW YORK CORPORATION. AS ASSIGNEE, WITH AN OFFICE AND PLACE OF BUSINESS LOCATED AT 100 SENECA STREET, BUFFALO, NEW YORK 14203, HEREBY ASSIGNS UNTO THE ASSIGNEE. A CERTAIN MORTGAGE/ DEED OF TRUST MADE BY MARY K. SMITH TO ACCREDITED MORTGAGE CORPORATION: AS BENEFICIARY.

\$82,365.00 AND INTEREST, DATED JUNE 29, 1989 AND PAYMENT OF THE SUM OF RECORDED ON JULY 7. 1989 IN SHELBY CLERKS OFFICE IN LIBER-PAGE 245 387 COVERING PREMISES SITUATED IN THE CITY OF BIRMINGHAM . COUNTY OF SHELBY . STATE OF AL. TAX ID 117250001001262, DIST-SECT-BLOCK-LOT 57.

TOGETHER WITH THE NOTE OR OBLIGATION DESCRIBED IN SAID MORTGAGE, AND THE MONEYS TO GROW DUE THEREON WITH INTEREST.

TO HAVE AND TO HOLD THE SAME UNTO THE ASSIGNEE AND TO THE SUCCESSORS. LEGAL REPRESENTATIVES, AND ASSIGNS OF THE ASSIGNEE FOREVER.

IN WITNESS THEREOF, THE ASSIGNOR HAS CAUSED ITS COPORATE SEAL TO BE HEREUNTO AFFIXED, AND THESE PRESENTS TO BE SIGNED BY ITS DULY AUTHORIZED OFFICER THIS 1ST DAY OF JULY, 1991.

113 CHASE PLANTATIONM PARKWAY BIRMINGHAM

EMPIRE OF AMERICA REALTY CREDIT CORP.. A MICHIGAN CORPORATION

PRESIDENT

STATE OF NEW YORK COUNTY OF ERIF CITY OF BUFFALO

358rre 38

ON THIS 1ST DAY OF JULY, 1991 BEFORE ME PERSONALLY CAME JAMES L. POWERS TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT HE/SHE RESIDES IN THE CITY OF CHARLOTTE, NO. THAT HE/SHE IS VICE PRESIDENT OF EMPIRE OF AMERICA REALTY CREDIT CORP., A MICHIGAN CORPORATION, THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT HE/SHE KNOWS THE SEAL OF SAID CORPORATION; THAT THE SEAL AFFIXED TO SAID INSTRUMENT IS SUCH CORPORATE SEAL, THAT IS WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION, AND THAT HE/SHE SIGNED HIS/HER NAME THERETO BY MEANS OF ELECTRONIC PROCESS BY LIKE ORDER -- ACKNOWLEDGED;

91 NUS 12 FH 1:37

ROBERT L SCHWARTZ NOTARY FIRM OF STATE OF HEW YORK

QUALIFICA IN CASE COUNTY Mag. do 4915070

My Commission Expires Dec. 12, 199

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

EMPIRE OF AMERICA REALTY CREDIT CORP., A MICHIGAN CORPORATION TO EMPIRE OF AMERICA REALTY CREDIT CORP., A NEW YORK CORPORATION

DATED JULY 1, 1991

100 SENECA STREET BUFFA

BUFFALO, NEW YORK 14203