

Assignment of Mortgage

For Value Received, [4] First United Mortgage Corporation, hereby grants, bargains, sells, conveys, assigns and delivers unto WESAV Mortgage Corporation, whose post office address is 9060 E. Via Linda Street, Scottsdale, AZ 85258, its successors and/or assigns, that certain mortgage executed by [5] Michael R. Richey & Robin E. Richey to [6] Express America Mortgage Corporation, together with the debt thereby secured and all of the notes therein described, without recourse, and all right, title and interest of the undersigned in and to the land and property conveyed by said mortgage and described more fully as follows:

LOT 14, IN BLOCK 1, ACCORDING TO THE SURVEY OF BROKEN BOW, AS RECORDED IN MAP BOOK 7, PAGE 145, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

[7]

To have and to hold unto WESAV Mortgage Corporation, its successors and/or assigns forever.

This assignment is intended to be recorded immediately following the recordation of the aforementioned Security Instrument.

In Witness whereof, the undersigned has caused this instrument to be executed in its name by its duly authorized representative to be effective as of July 9, 1993.

INST # 1993-21568

[9] First United Mortgage CorporationBy: [10] Shirley Hunt[11] Shirley Hunt[12] President

State of [13] [14]
County of [14] [15]

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Shirley Hunt [15] whose name as President [16] of First United Mortgage Corporation [17] 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 said instrument, he/she, as such representative and with full authority, executed the same voluntarily for and as the act of said [18].

Given under my hand and official stamp this 9th [20] July 1993

[21] [Signature]
Notary Public

After Recording Mail to:
WESAV Mortgage Corporation
9060 E. Via Linda Street
Scottsdale, AZ 85258

This Instrument Prepared By:

[22] Inst # 1993-21568

NOTARY PUBLIC, STATE OF ALABAMA AT LARGE.
07/22/1993
12:51 PM
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO:
WESAV Mortgage Corporation
9060 East Via Linda Street
Scottsdale, Arizona 85258-5416

Ln. No.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY

Know that First United Mortgage Corporation, a (corporation/partnership/sole proprietorship) with its principal offices at 3021 Lorna Road, Suite 206, Birmingham ("Principal"), does hereby make, constitute and appoint WESAV Mortgage Corporation, an Arizona corporation with offices at 9060 E. Via Linda Street, Scottsdale, AZ 85258 ("WESAV"), for Principal's benefit and in Principal's name, place and stead, Principal's true and lawful attorney-in-fact:

To execute, endorse, assign and deliver to WESAV (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, relating to the property at 3452 North Broken Bow Drive, Birmingham, AL 35242

that is now or is hereafter in the possession of WESAV as contemplated by the Loan Brokerage Agreement dated _____, 199____ and the supplement to Loan Brokerage Agreement dated _____, 199____ (collectively, the "Loan Brokerage Agreement") both of which are currently in effect between Principal and WESAV, (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds of trust, security agreements and other instruments evidencing, making or granting security for the Promissory Note ("Mortgage Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's obligee's or mortgagee's interest in the loan evidenced by the Promissory Note ("Documents").

Principal hereby grants to WESAV full authority to act in any manner both proper and necessary to exercise the foregoing powers as fully as Principal might or could do and perform by itself. WESAV agrees that it shall exercise the power granted it hereunder only through an officer of WESAV.

Principal and WESAV hereby acknowledge and agree that WESAV has an interest in the subject matter of the power granted herein, in that the loan evidenced by the Promissory Note (and the related Mortgage Rights and Documents) were, as contemplated by the Loan Brokerage Agreement, originated and closed in the name of Principal with Principal being denominated the original payee on the Promissory Note and the original beneficiary or mortgagee on the deed of trust or mortgage securing payment of the Promissory Note, and immediately upon and concurrently with the closing of the loan, Principal and WESAV do hereby agree that WESAV is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Special Limited Irrevocable Power of Attorney or any of the powers conferred upon WESAV hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which WESAV is authorized to perform by this power.

If prior to the exercise of the power hereby conferred upon WESAV, Principal shall have become bankrupt, dissolved, liquidated, disabled, incapacitated, or have died, and WESAV shall have thereafter exercised such power, Principal hereby declares any such acts performed by WESAV pursuant to this power binding and effective in the same manner that they would have been had such bankruptcy, dissolution, liquidation, disability, incapacity or death of Principal not have occurred.

Executed on July 9, 1993, at Birmingham, AL

PRINCIPAL:

Inst # 1993-21569

By: Shirley Hunt

Its: President

07/22/1993-21569

12:51 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

State of ALABAMA §
County of Jefferson §

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Shirley Hunt, whose name as President of First United Mortgage Corporation, 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 said instrument, he/she, as such representative and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official stamp this 9th day of July, 1993.

[Signature]
Notary Public

After Recording Mail to:
WESAV Mortgage Corporation
9060 E. Via Linda Street
Scottsdale, AZ 85258

This Instrument Prepared by NOTARY PUBLIC, STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES AUG. 12, 1995