

PREPARED BY: MICHAEL J. ROMEO, ATTORNEY
2026 SECOND AVENUE NORTH, SUITE 900
BIRMINGHAM, ALABAMA 35203

STATE OF ALABAMA)

Jefferson COUNTY)

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That, First Covenant Mortgage Corporation, Inc.

 (the "Assignor"), for value received to it in hand paid by
Express America Mortgage Corporation (the "Assignee"), does hereby transfer and
assign unto the Assignee without recourse all of the Assignor's right, title
and interest in and to that certain Mortgage executed by Warren Miller and Wife,

"A".

Elaine Miller See attached Exhibit dated and recorded in Real

Inst # 1993 at Page 40503, in the Probate Office of Shelby
Jefferson

County, Alabama, together with the debt secured thereby and all of the
Assignor's right, title, and interest in and to the property therein
described, without recourse against the Assignor. This Assignment is made
without covenant or warranty, express or implied, by the Assignor in any case
or event, or for any purpose whatsoever.

IN WITNESS WHEREOF, the Assignor has caused this Instrument to be
executed on this 8th day of December, 1993

The First Covenant Mortgage Corporation

BY:

Charles E. Newborn

Inst # 1993-40505
ITS: President

STATE OF ALABAMA)

Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County and in said
State, hereby certify that Charles E. Newborn, whose name as
President of First Covenant Mortgage Corporation, a corporation, is
signed to the foregoing Instrument, and who is known to me, acknowledged
before me on this date, that being informed of the contents of the
Instrument, he/she, with full authority, executed the same voluntarily on the
date the same bears date as the act of said First Covenant Mortgage Corporation.

Given under my hand and official seal on this 8TH day of
December, 1993.

Cynthia Dianne Wood
NOTARY PUBLIC

MY COMMISSION EXPIRES JULY 22, 1997

MY COMMISSION EXPIRES:

"EXHIBIT A"

Lot 32, According to the Survey of Ivanhoe, as recorded in Map Book 6, Page 58, and amended Map of Ivanhoe, as recorded in Map Book 6, Page 70, in Probate Office of Shelby County, Alabama.

Inst # 1993-40505

12/17/1993-40505
08:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00