

ACT OF ENDORSEMENT
OF NOTE AND ASSIGNMENT
OF NOTE AND MORTGAGE

UNITED STATES OF AMERICA
STATE OF ALABAMA
COUNTY OF JEFFERSON

BE IT KNOWN, that on this 9th day of the month of September, 19 94, before me a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared HOME AMERICA MORTGAGE COMPANY, herein represented by its duly authorized agent ROGER PHILLIPS, and who, acting in said capacity declared:

That, for value received, the said HOME AMERICA MORTGAGE COMPANY does herein and hereby assign, transfer, sell and deliver to

Chase Manhattan Mortgage Corporation dba Troy & Nichols, Inc.
without recourse, one certain Mortgage Note and subscribed by
Robert S. Rowell

dated August 29, 19 94, in the original principal sum of
\$ Seventy-Five Thousand Six Hundred (\$75,600.00) payable to the order of
Home America Mortgage Company in monthly installments of
\$ 581.30, commencing on the first day of October,
19 94, and on the first day of each month thereafter until the principal
and interest are fully paid, except that the final payment of principal and
interest, if not sooner paid, shall be due and payable on the first day of
September, 2024, together with all rights and privileges and rights of
action under that certain Mortgage by which the aforesaid Note is secured and
of even date therewith, which Mortgage is recorded on the 8th day of the
month of September, 19 94, in Instrument # 1994/27668,
Book Page, of the Records of Shelby County,
Alabama. The property securing the aforesaid Note and Mortgage is described
as follows:

Lot 17, 2nd Addition to Scottsdale
2017 Diane Lane, Alabaster, AL 35007

And now the aforesaid appearer, to fully accomplish, effectuate and
evidence said assignment and transfer, did in official capacity as duly
authorized agent of HOME AMERICA MORTGAGE COMPANY endorse the said Mortgage
Note above described to the order of Chase Manhattan Mortgage Corporation dba
Troy & Nichols, Inc. said endorsement being without recourse, and I, Notary, did paraph said Note
for identification herewith.

Thus done and passed in duplicate originals, in my office, in the County
and State aforesaid, on the day and in the month and year first hereinabove
written, in the presence of the undersigned competent witnesses who have
affixed their signatures hereto with said appearer and me, Notary, after
reading of the whole.

WITNESSES:

Michael A. Shinn
Hope A. Givney

HOME AMERICA MORTGAGE COMPANY

BY:

ROGER PHILLIPS
VICE PRESIDENT

NOTARY PUBLIC
Inst # 1994-33578-94

My Commission Expires December 24, 1998

11/09/1994-33578
03:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1994-33578