

ACT OF ENDORSEMENT
OF NOTE AND ASSIGNMENT
OF NOTE AND MORTGAGE

UNITED STATES OF AMERICA
STATE OF ~~NEW~~ ~~MISSISSIPPI~~ Louisiana
PARISH/COUNTY OF ~~SEBASTIAN~~ East Baton Rouge

BE IT KNOWN, that on this 13th day of the month of December, 1994
before me a Notary Public duly commissioned and qualified in and for the State and
Parish/County aforesaid, personally came and appeared HOME AMERICA MORTGAGE
COMPANY, herein represented by its duly authorized agent, STACEY B. SWEATFIELD,
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 Hibernia National Bank
without recourse, one certain Mortgage Note and subscribed by MARK E. SCHROPP and
wife, LEIGH J. SCHROPP dated December 13, 1994, in the original
principal sum of \$112,200.00 payable to the order of Home America Mortgage
Company in monthly installments of \$ 803.82, commencing on the
first day of February 1, 1995, 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 January, 2025, 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
29th day of the month of December, 1994, in Original/Mortgage Book
Inst. #1994/37609, Bundle/Page _____, of the Records of Shelby
Parish/County, State of Alabama. The property securing the
aforesaid Note and Mortgage is described as follows:

Lot 51, according to the Survey of Cambridge Pointe 2nd Sector, as recorded in Map Book 17,
Page 99, in the Probate Office of Shelby County, Alabama.

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 Hibernia National Bank 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
Parish/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:

Jade Simon
Alphonse Brown

HOME AMERICA MORTGAGE COMPANY
BY: Stacey B. Sweatfield
STACEY B. SWEATFIELD
VICE PRESIDENT

STATE OF MA ~~MISSISSIPPI~~ Louisiana :
MA ~~SEBASTIAN~~ East Baton Rouge COUNTY/PARISH:

02/23/1995-04713
08:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

I, the undersigned authority, a Notary Public in and for said Parish/County, in
said State, hereby certify that Stacey B. Sweatfield, whose name as Vice President
of Home America Mortgage Company, a corporation, is signed to the foregoing
conveyance, and who is known by to me, acknowledged before me on this day, that,
being informed of the contents of the conveyance, he, 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 13th day of December, 1994.

[Signature]
NOTARY PUBLIC