

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That First Lenders Mortgage Corporation,
a Alabama Corporation, for value received to it in hand paid by
Mortgage America, Inc.

Hereinafter call Assignee, does hereby grant, sell and convey and assign
unto the said Assignee that certain mortgage executed to it by
David Charles Lepkowski, an unmarried person and recorded in
Volume 1997, Page 03732, of the records of Probate Court of
Shelby County, Alabama, together with the debt secured thereby and
all right, title and interest in and to the property therein described, without
recourse against the said First Lenders Mortgage Corporation.

IN WITNESS WHEREOF, First Lenders Mortgage Corporation, a Alabama
Corporation, has caused this conveyance to be signed by

Joel Brant, Its President
on January 24, 1997.

FIRST LENDERS MORTGAGE CORPORATION
BY: Joel Brant
ITS President

STATE OF ALABAMA

COUNTY OF MARSHALL

I, the undersigned, a Notary Public in and for said State in said
County, hereby certify that Joel Brant, whose name
as President of First Lenders Mortgage Corporation, a
Alabama Corporation, is signed to the foregoing conveyance, and who is known
to me, acknowledge before me 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 on January 24, 1997

Sherry Dean
Notary Public

This instrument prepared by:

Joel Brant
802 B Highway 431 North
P.O. Box 1545
Albertville, Al. 35950

My Commission Expires June 15, 1998

02/05/1997-03733
08:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1997-03733