ASSIGNMENT OF MORTGAGE

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STATE	of	ALABAMA	}
SHELBY COUNTY		}	

KNOW ALL MEN BY THESE PRESENTS, That First National Bank of Shelby County, a corporation, for value received to it in hand paid by: MortageAmerica, Inc. hereinafter called Assignee, does hereby grant, bargain, sell and convey and assign unto the said Assignee that certain mortgage executed to it by: Michael B. Smelcer and Shannon L. Smelcer, husband and wife and recorded in Instrument Number 1999-1055, of the 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 National Bank of Shelby County.

IN WITNESS WHEREOF, First National Bank of Shelby County, has caused this conveyance to be signed by William R. Justice, as In-House Counsel on the 1st day of March, 1999.

FIRST NATIONAL BANK OF SHELBY COUNTY

In-House Counsel

ATTEST:

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned a Notary Public in and for said State, in said County, hereby certify that William R. Justice, In-House Counsel for First National Bank of Shelby County, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me of this that, being informed of the contents of the conveyance, 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 1st day of March, 1999.

Notary Public

My Commission Expires: 08/03/02

First National Bank of Shelby County P. O. Box 977 Columbiana, Alabama 35051

Inst # 1999-124

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03/24/1999-12453 02:14 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI WAS