

This instrument prepared by:
Wendy Herring
Record and Return to:
MortgageAmerica, Inc.
3535 Grandview Parkway, Suite 400
Birmingham, AL 35243-0500

Above Space for Recorder's Use

ASSIGNMENT OF MORTGAGE

Loan #31751022

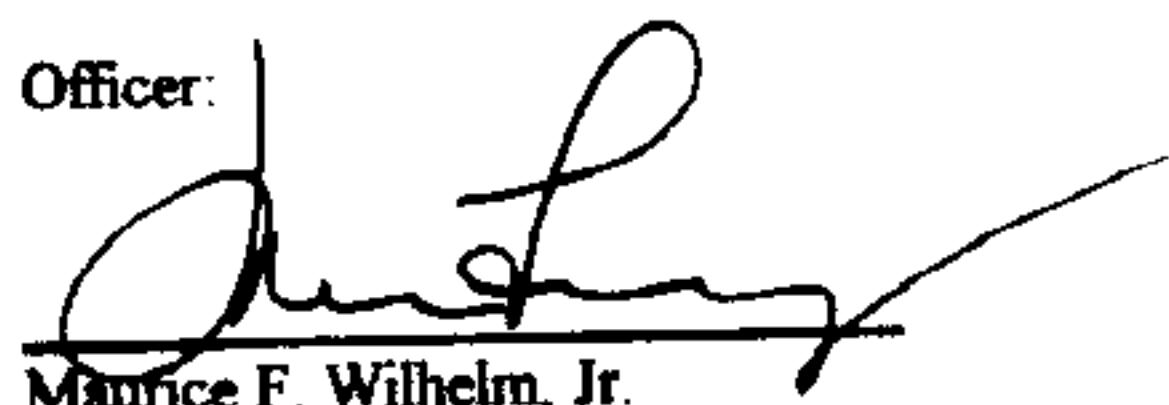
MortgageAmerica, Inc., incorporated in the state of Delaware, located at 3535 Grandview Parkway, Suite 400, Birmingham, AL 35243-0500 ("Assignor"), does by these presents assign to Standard Mortgage Corporation located at 701 Poydras, #300 Plaza, New Orleans, LA 70139-0300 ("Assignee"), without recourse against Assignor, does hereby grant, bargain, sell, assign, transfer, and set forth unto the Assignee, its successors and/or assigns, the following described Mortgage recorded in the public records of SHELBY County, Alabama, together with the notes/bonds, obligations/warranties, or agreements described in the said Mortgage, and the money due thereon, with interest as therein provided. The Mortgage executed by MICHAEL B SMELCER, SHANNON L SMELCER was recorded on 3/11/99 in Book _____ Page _____ Instrument 1999-19153 of the records in SHELBY County, Alabama.

Executed on June 15, 1999

MortgageAmerica, Inc.

Witness:

Officer:



Maurice F. Wilhelm, Jr.
Executive Vice President

State of Alabama, County of Jefferson

On June 15, 1999, Maurice F. Wilhelm, Jr., Executive Vice President of MortgageAmerica, Inc. the signer and sealer of the foregoing instrument, personally acknowledged to and before me the free act and deed of the said corporation.



Notary Public

MY COMMISSION EXPIRES
MAY 31, 2000

Inst # 1999-26539

06/25/1999-26539
08:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50