## ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA }
SHELBY COUNTY }

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: Ricky Howard, unmarried
and recorded in Instrument Number 1999- 27692, 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 July, 1999.

FIRST NATIONAL BANK OF SHELBY COUNTY

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Title: In-House Counsel

ATTEST:

Inst # 1999-27693

STATE OF ALABAMA

07/01/1999-27693 03:37 PM CERTIFIED SHELDY COUNTY JUDGE OF PROBATE

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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 July, 1999.

Notary Public

My Commission Expires: 6-7-00

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