

(Space Above This Line For Recording Data)

This Instrument Was Prepared By and When Recorded Return to:
Standard Mortgage Corporation of Georgia
ATTN: Paula Shank
5775-D Peachtree-Dunwoody Road, Suite 100
Atlanta, Georgia 30342

Inst # 1999-39092

Assignee No.: 2005482852
Assignor No.: 326078
Investor No.: 084729317
Property Address: 760 Carl Raines Lake Road
Birmingham, AL 35244

09/20/1999-39092
08:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50

ASSIGNMENT OF MORTGAGE

This Assignment of Mortgage is made and entered into as of the 15th day of September, 1999, from Standard Mortgage Corporation of Georgia ("the Assignor") to Bank of America, N.A., whose address is 205 Park Club Lane, Buffalo, New York 14231 ("the Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, assign, transfer, and set over unto the Assignee, its successors, transferees, and assigns forever, all of the rights, title and interest of said Assignor in and to the following instruments describing land there of as follows:

Recorded in the State of Alabama, SHELBY County, Probate Office for Recording of Deeds on 01/06/99 in and for Nicholas John Graffeo, III and Patti R. Graffeo, husband and wife, Instrument # 1999-00504

Original Loan Amount: \$213,500.00

Loan Date: 12/11/98

IN WITNESS WHEREOF, the Assignor
on behalf of its Vice President

Standard Mortgage Corporation of GA

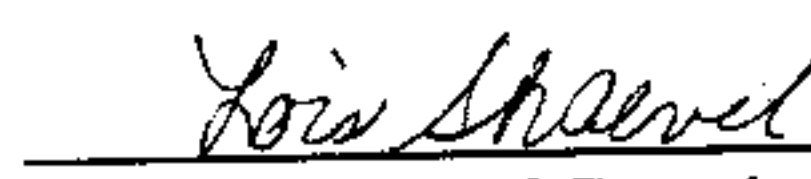

Witness


Dorothy Cantrell, Vice President

STATE OF GEORGIA
COUNTY OF FULTON

On September 15, 1999, I, a Notary Public of the State of Georgia, certify that Dorothy Cantrell personally came before me this day and acknowledged that she is the Vice President of Standard Mortgage Corporation of Georgia, a Georgia Corporation, and that by authority duly given and as the act of the Corporation the foregoing instrument was signed in its name by its Vice President and sealed with its Corporate seal.

WITNESS my hand and seal.


Notary Public of Georgia
My Commission Expires:




Witness