272858 STATE OF ALABAMA

CENT OF MORTGAGE

For the sum of One Hundred and No/100 Dollars (\$100.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, New SCOTE PROMISE MANK, a Pederally Chartered Savings Bank, does hereby grant, bargain, sell, convey, assign and deliver unto MORNEST MORTGAGE, INC., 800 LaSalle Avenue, Suite 1000, Minneapolis, MN 55402 a California corporation, its successors and assigns, that certain mortgage executed by CHRISTOPHER M CRAMFORD and JO ANNE CRAMFORD to NEW SOUTH PEDERAL SAVINGS BANK, a Federally Chartered Savings Bank in the principal sum of \$117,216.00 dated 09/30/99 and filed for record in the Office of the Judge of Probate of SHELBY County, Alabama, on 10/04/99 Book: 1999 Page: 41280, together with the debt thereby secured, the Note therein described, and all interest of the undersigned in and to the lands and property conveyed by said mortgage.

TO HAVE AND TO MOLD unto the said MORWEST MORTGAGE, INC., a California corporation, its successors and assigns forever.

IN WITHESS MEEREOF the said NEW SCUTH FEDERAL SAVINGS BANK has caused this instrument to be executed in its name by SHAWN F. MEMKE, Its Vice President, and its corporate seal is hereby affixed and attested by SHERRY SWINNEY, Assistant Secretary to the corporation, both of whom are thereunto duly authorized, this twenty sixth day of November, 1999.

> nen soute federal savings bank, a Pederally Chartered Savings Bank

Its Assistant Secretary

Its Vice President

(SEAL)

STATE OF ALABAMA) JEFFERSON COUNTY)

I, the undersigned, a Notary Public for the State of Alabama at Large, hereby certify that SEAMN F. MEMKE and SHERRY SWIMMEY, whose names as Vice President and Assistant Secretary, respectively, of NEW SOUTH FEDERAL SAVINGS BANK, a Federally Chartered Savings Bank, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this twenty sixth day of November, 1999.

This instrument prepared by and RETURN TO: SHERRY SWIMELY c/o New South Federal Savings Bank 1900 Crestwood Blvd. Birmingham, AL 35210

Notary Public State of Alabama at Large

My Commission Expires: 10/20/02

NOCE ALABAMA

Inst # 2000-06380

03/01/2000-06380 09:04 AM CERTIFIED SHELDY COUNTY JUDGE OF PROBATE 8.50

001 MMS