

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA)
Jefferson COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That
University Federal Credit Union Alabama
corporation, for value received by it in hand paid by Mortgage Electronic
Registration Systems, Inc., its successors and assigns, as nominee for
MortgageAmerica, Inc, its successors and assigns, P.O Box 2026, Flint, MI
48501-2026, hereafter called Assignee, does hereby grant, bargain, sell and
assign unto the said Assignee that certain mortgage executed by

TERRI JAMES-ALEXANDER
Darius Ramsey Alexander
and recorded in Volume _____, Page _____, 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
University Federal Credit Union,

IN WITNESS WHEREOF, University Federal Credit Union, has caused this conveyance
to be signed by Vanessa McCall on the
15th day of November, 2001.

ATTEST:

Debbie Offley
Assistant Document Officer

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said State, in said County, hereby
certify that Vanessa McCall VP of
University Federal Credit Union 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 15 day of
November, 2001.

This instrument was prepared by

BY: Vanessa McCall
Vanessa McCall
Vice President

Notary Public

My commission expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 18, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

MIN: 1000226-0030011210-8

MERS Phone#: 1-888-679-6377

Inst # 2002-02930

01/16/2002-02930
01:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

SPECIAL POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS, that I, Vanessa McCall ("Grantor"), of University Federal Credit Union of Alabama do hereby make, constitute and appoint (Don Ellis, Mike Boyd, Maurice Wilhelm, Holly Mattson, or any other officer with a title of Vice President of MortgageAmerica, Inc. ("Lender") of 1800 International Park, Suite 100, Birmingham, Alabama, 35243 my true and lawful attorney-in-fact for me and in my name, place and stead, and in my behalf, and for my use and benefit to exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquired the legal right, power or capacity to exercise or perform, but only to the extent set forth below in the Special Power of Attorney.

In connection with Grantor's origination of loans and brokerage of such loans to Lender and Lender's table funding and purchase of such loans, to a) endorse notes, by hand or facsimile, without recourse, in blank or payable to Lender or to such other party as Lender may designate at its sole and absolute discretion and b) execute, endorse and/or prepare assignments of mortgages to Lender or to Lender's designee, at Lender's sole and absolute discretion and c) execute such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers granted in clauses a) and b) above.

Lender shall not be compensated for services performed or activities carried out on Grantor's behalf pursuant to this Special Power of Attorney.

Grantor grants to said Lender, as attorney-in-fact, full power and authority to do, take, and perform, all and every act and thing whatsoever requisite, proper or necessary to be done. In the exercise of any of the rights and powers herein granted, as fully for all intents and purposes as Grantor might or could do if personally present or represented, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney-in-fact, or Lender's substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted.

No person shall be required to inquire as to the circumstances of the issuance or use of this instrument.

If this Special Power of Attorney is terminated by operation of law, any person acting in reliance upon it without notice of such termination shall be held harmless.

IN WITNESS WHEREOF, Grantor has executed this Special Power of Attorney on August 2, 2001, at _____

Vanessa McCall
By: Vanessa McCall
Its: Vice-President

State of Alabama
County of: Jefferson

On this 15 day of November, 2001, before me appeared Vanessa McCall known to be the Vice President of Grantor, who executed the foregoing instrument and acknowledged to me that he executed the same as his free act and deed.

Margaret M. Cobb
Notary Public
My Commission Expires Apr 18, 2004
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 18, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Inst # 2002-02930

01/16/2002-02930
01:00 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00
502 OF