

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That
First Lenders Mortgage corp a Alabama Corporation
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
James Barry Waldrep and Rhona L. Waldrep, husband and wife
and recorded in Volume 20030116000031120, 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

First Lenders Mortgage Corporation

IN WITNESS WHEREOF, First Lenders Mortgage Corp.
to be signed by Sherra Dean on the
13th day of January, 2003.

BY: First Lenders Mortgage Corp.
Sherra Dean
Asst. Vice President

ATTEST:

Rebecca Culbert

Assistant Document Officer
STATE OF ALABAMA)
Marshall COUNTY)

I, the undersigned, a Notary Public in and for said State, in said County, hereby
certify that Sherra Dean of
First Lenders Mortgage, 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 13th day of
January, 2003.

This instrument was prepared by

Pamela R Smith

Notary Public

My commission expires:

**My Commission Expires
January 31, 2003**