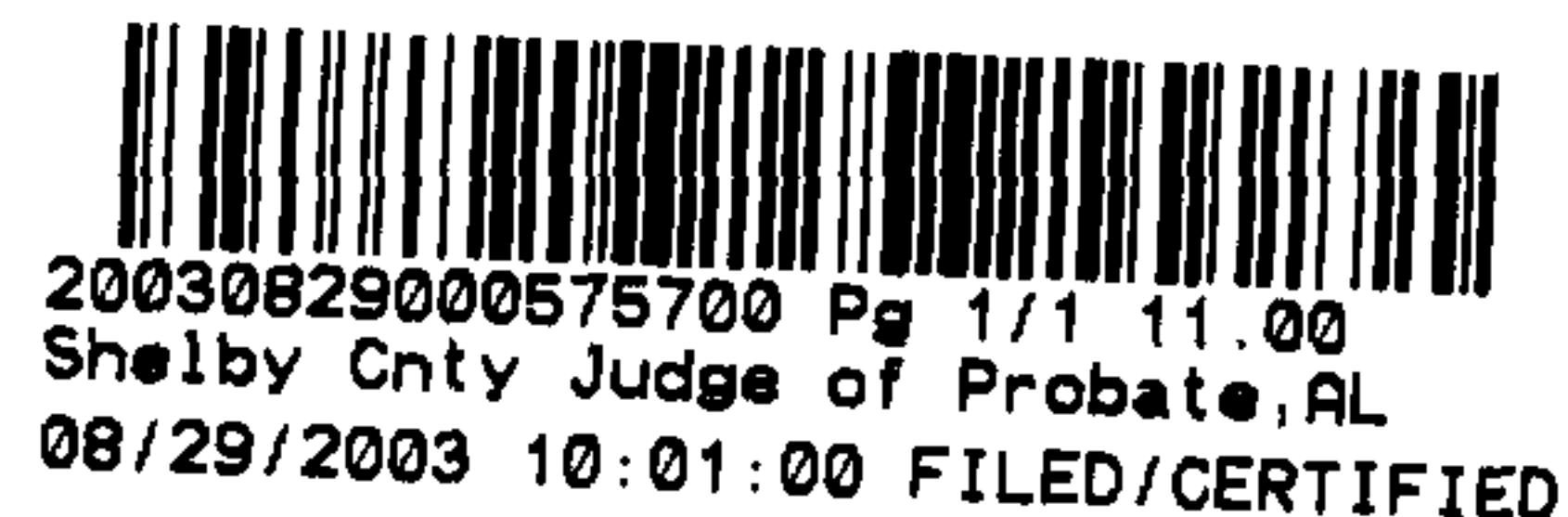


254795A

ASSIGNMENT OF MORTGAGE
(Alabama)



STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That Mortgage Electronic Registration Systems, Inc. ("MERS"), its successors and assigns, for value received by it in hand paid by First Financial Bank, hereinafter called Assignee, does hereby grant, bargain, sell and convey and assign unto the said Assignee that certain mortgage executed by

JENNIFER GOWIN, Wife and Husband and GEOFFREY GOWIN, Husband and Wife

and recorded in Volume 20030603000341480, 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 MortgageAmerica, Inc.

IN WITNESS WHEREOF, MortgageAmerica, Inc. has caused this conveyance to be signed by R. Ann Deegan, its Assistant Secretary on the 13th day of June, 2003.



Mortgage Electronic Registration
Systems, Inc. (MERS),

By: R. Ann Deegan
Assistant Secretary

ATTEST:

Cynthia Catlett
Assistant Secretary

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State, in said County, hereby certify that R. Ann Deegan, whose name as Assistant Secretary of Mortgage Electronic Registration Systems, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me of this day, 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.

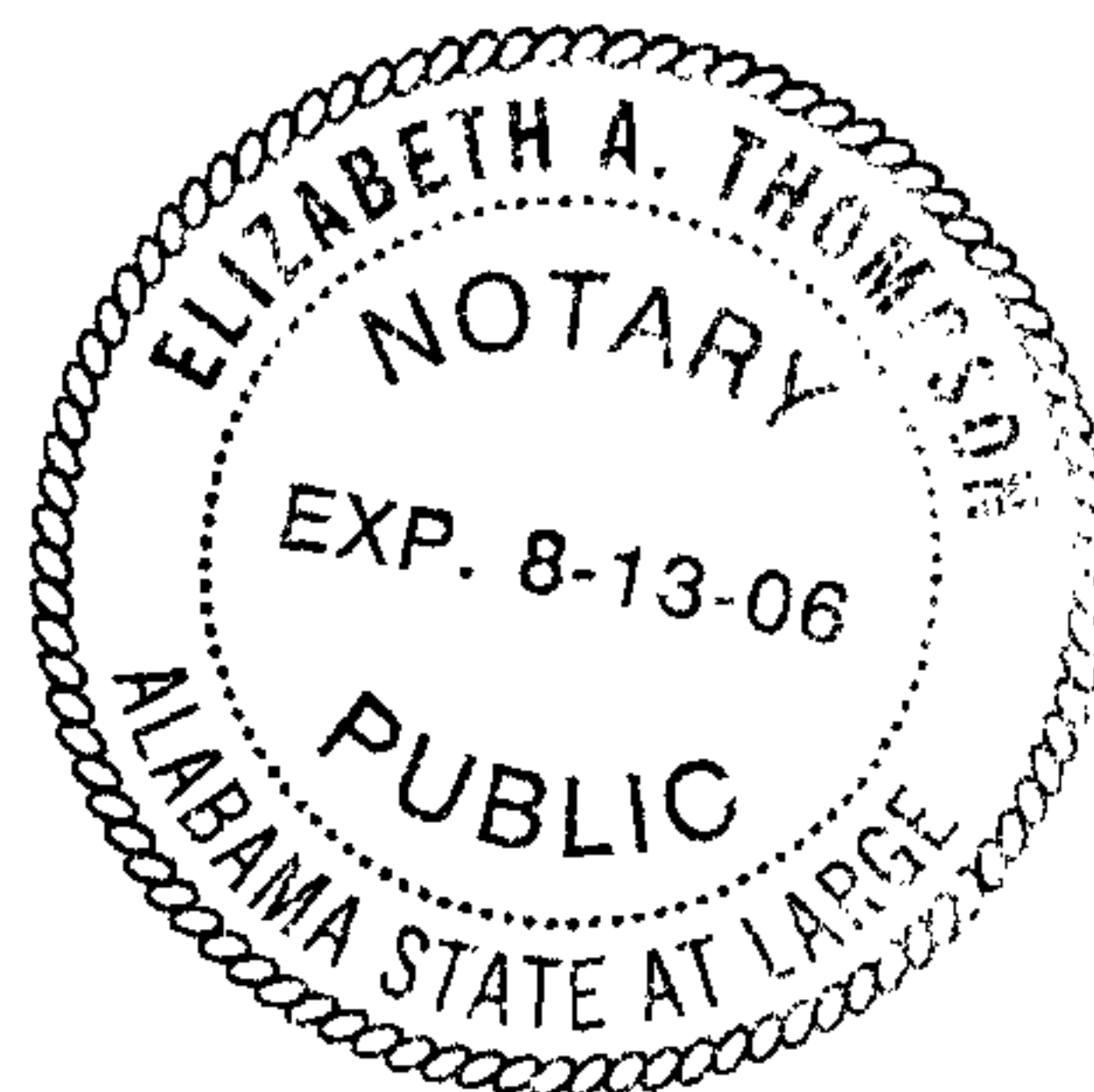
Given under my hand and official seal this 13th day of June, 2003.

Elizabeth A. Thompson
Notary Public

This instrument was prepared by
Sharon Barnett

MORTGAGEAMERICA, INC
P.O. Box 43500
Birmingham, AL 35243

My commission expires:



MIN: 1000226-0000732363-6

MERS Phone: 1-888-679-6377