

TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, EFC Holdings Corporation does hereby transfer, convey, and assign unto:

HOUSEHOLD BANK, L.A.B.
577 LAMONT RD. ELMHURST, IL 60126

its successors or assigns all of its right, title, and interest in and to that certain Mortgage/Trust Deed, together with the Note it was given to secure executed by

Kelvin K. Cunningham & Lula K. Cunningham, Husband and wife
to

EquiFirst Corporation
820 Forest Point Circle
Charlotte, NC 28273

dated the 11 day of November, 1999, and duly recorded in the Probate Office for Shelby County, State of Alabama, in Book No. , Page . The property encumbered by this Mortgage/Deed of Trust/Deed to Secure Debt is described as follows, to-wit: DOC # 1999-47896

~~SEE EXHIBIT "A" FOR LEGAL DESCRIPTION~~

In Witness Whereof, EquiFirst Corporation has caused this instrument to be signed in its name by its duly authorized Assistant Vice President and its corporate seal to be affixed hereto on this 18th day of November, 1999.

EFC Holdings Corporation

(Corporate Seal)

By:

Amy Acevedo
Amy Acevedo
Assistant Vice President

Witness:

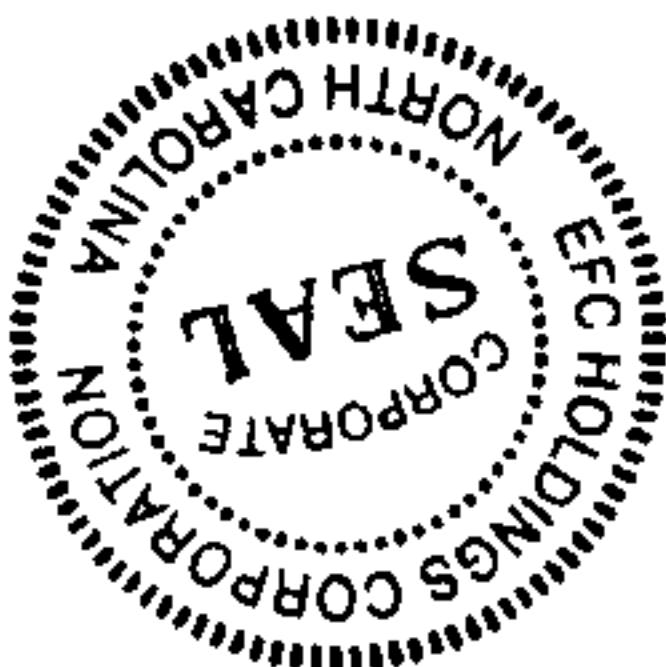
Alyssa Halsted
Alyssa Halsted

Witness:

Wendy Kinley
Wendy Kinley

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Seal-Stamp



I, a Notary Public in and for meck County in said State, hereby certify that Amy Acevedo whose name as Assistant Vice President of EFC Holdings Corporation, a North Carolina corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 18 day of November, 1999.

Karen L. Stacy
Notary Public

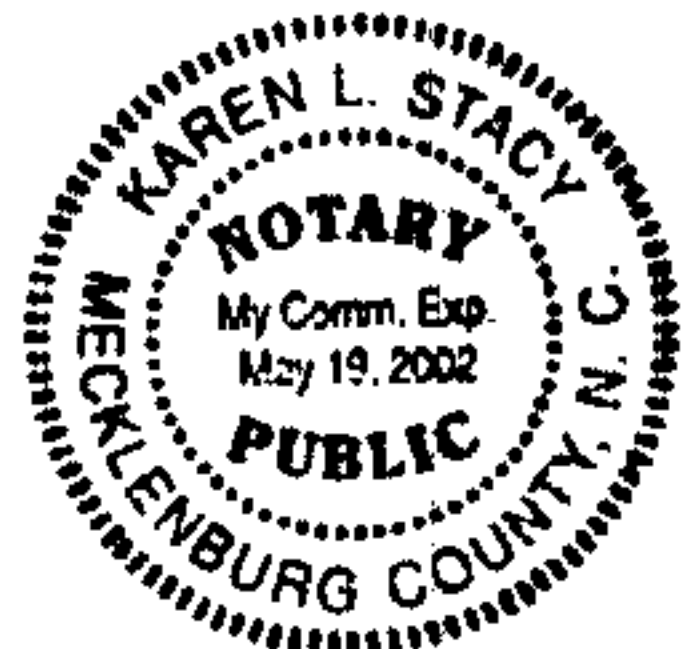
WHEN RECORDED RETURN TO:

HFS Wholesale Document Verification
577 Lamont Rd.
Elmhurst, IL 60126

2631588

C:\share\operate\colmg\outsoure\assign\AL_efc_equ

PREPARED BY:
STEVE MENNIG
577 LAMONT RD.
ELMHURST, IL 60126



02/14/2000-04602
12:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

Inst # 2000-04602

8:30
PM
100