

Exhibit "B"

TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt of which is hereby acknowledged, Jerry Lee Robertson and/or Brenda Robertson
(Assignor) does hereby set over, transfer and assign unto FinanceAmerica Credit Corporation, a Delaware corporation (Assignee), its assign or successor corporation all of its right, title and interest in and to that certain Mortgage, together with the Note they were given to secure executed by Sandy W. Niles to Jerry Lee Robertson and/or Brenda Robertson dated the 26th day of March, 1985, and duly recorded in the office of the Judge of Probate of Shelby County, State of Alabama, in Book 022, Page 20 or as Instrument No. N/A.

Assignor retains a secondary interest in said Mortgage and Note which is subject to: (1) Any prepayment of the Note in full by the Maker, (2) Any default and subsequent foreclosure of the Mortgage by assignee, (3) Assignee receiving all of its rights and entitlements in said Mortgage arising out of the Purchase Agreement of even date.

Assignee upon receipt of all of its rights and entitlements by payment, prepayment, foreclosure and resale or repurchase by assignor and subject to any prior satisfaction of the Mortgage by assignee. Assignee shall transfer and reassign the Mortgage and Note to assignor pursuant to the terms and conditions of the Purchase Agreement, covering this Transfer and Assignment.

WITNESS their hands and seals this 2 day of December, 1985.
Witness [Signature] Assignor Jerry Lee Robertson
Witness [Signature] Assignor Brenda Robertson

ACKNOWLEDGMENT CERTIFICATE

STATE OF Alabama
COUNTY OF Shelby

On this 2 day of December, 1985, before me personally appeared Jerry Lee Robertson and Brenda Robertson

to me known to be the person described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

IN WITNESS WHEREOF I have hereunto set my hand and Notarial Seal.

[Signature]
Notary Public

My commission expires 7-30-86

STATE OF _____
COUNTY OF _____

On this _____ day of _____, 19____, before me personally appeared

with whom I am personally acquainted, and who upon oath acknowledged themselves to be the _____ and _____, respectively, of _____, the within named bargainor, a corporation, and that they as such Officer(s), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by themselves as such Officer(s) thereof.

IN WITNESS WHEREOF I have hereunto set my hand and Notarial Seal.

Notary Public

My Commission expires _____
This instrument prepared by:
Laurel Gamel
c/o FinanceAmerica Credit Corporation
P. O. Box 8638
Chattanooga, In. 37411

1985 DEC -3 PH 9:25
D. KIZZIAH, ATTORNEY AT LAW
2101 ROCKY RIDGE ROAD
BIRMINGHAM, ALABAMA 35216

Rec 2.50
Ind 1.00
3.50