ASSIGNMENT AND TRANSFER

STATE OF GEORGIA COUNTY OF FULTON

FOR THE SUM of One Hundred and No/100 Dollars (\$100.00) and other good and valuable consideration, receipt of which is hereby acknowledged, the undersigned, MATRIX FINANCIAL SERVICES CORPORATION, an Arizona corporation, does hereby grant, bargain, sell, convey, assign and deliver unto ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors and assigns, that certain deed executed by

EMERY H. WHITE AND DONNA H. WHITE

, to MATRIX FINANCIAL SERVICES CORPORATION in the principal sum of , in the Records of the , dated July 31, 1995 250,000.00 together with the debt County, Inst. 1995-23134, SHELBY thereby secured, the Note therein described and all Interest of the undersigned in and to the lands and property conveyed by said deed. This transfer is made with recourse to the undersigned.

TO HAVE AND TO HOLD unto the said ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors and assigns forever.

IN WITNESS WHEREOF, the said MATRIX FINANCIAL SERVICES CORPORATION has caused this instrument to be executed in its name by Debra S. Gray, its VICE PRESIDENT, and its corporate seal is hereto affixed whom is hereunto duly authorized, this July 31, 1995

WITNESS:

By:

MATRIX FINANCIAL SERVICES CORPORATION

Its: Vice President

(Corporate Seal)

STATE OF GEORGIA COUNTY OF FULTON

I, the undersigned, a Notary Public for the State of Georgia at Large, hereby certify that Debra S. Gray, whose name appears above, respectively, of MATRIX FINANCIAL SERVICES CORPORATION, an Arizona 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, they, with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official

July 31, 1995

My commission expires:

Notary Public State of Georgia at Large

(Seal)

Prepared By:

Matrix Financial Services Corporation 5775 Peachtree-Dunwoody Road Suite C-120 Atlanta, GA 30342

to be recorded concurrently herewith.

Assignee:

Astoria Federal Savings and Loan Association One Astoria Federal Plaza Lake Success, NY 11042-1085

11/29/1995-3435ED SHELBY COUNTY JUDGE OF PROBATE