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Please Return to:
New America Financial, Inc. c/o Hamilton Financial
905 West 27th Street
Scottsbluff, NE 69361

Inst # 1997-37921

Loan No.: 2673549

11/20/1997-37921
02:07 PM CERTIFIED

ASSIGNMENT AND TRANSFER OF LIEN

THE STATE OF Alabama
COUNTY OF Shelby

KNOW ALLMEN BY THESE PRESENTS:

That New America Financial, Inc.

acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of Dallas, and State of Texas, for and in consideration of TEN AND NO/100 DOLLARSCASH, AND OTHER GOOD AND VALUABLECONSIDERATION, to it in hand paid by Harbor Financial Mortgage Corporation

hereinafter called transferee, the receipt of which is hereby acknowledged, has this day Sold, Conveyed, Transferred and Assigned and by these presents does Sell, Convey, Transfer and Assign unto the said transferee the hereinafter described indebtedness.

AND transferor further Grants, Sells and Conveys unto the transferee all the rights, title, interest and liens owned or held by transferor in the hereinafter described land by virtue of said indebtedness herein conveyed and assigned.

TO HAVE AND TO HOLD unto the said transferee, transferee's heirs and assigns the following described indebtedness together with all and singular the following mentioned lien and any and all liens, rights, equities, remedies, privileges, titles and interest in and to said land, which transferor has by virtue of being legal holder and owner of said indebtedness.

SAID INDEBTEDNESS, LIENS AND LAND BEING DESCRIBED AS FOLLOWS:

One certain promissory note executed by JAMES G. VARNER and BETTY C. VARNER, husband and wife; and KIMBERLY G. HATCHER

and payable to the order of New America Financial, Inc.

in the sum of \$ 174,600.00 dated January 30, 1997 and bearing interest and due and payable in monthly installments as therein provided.

Said note being secured by Security Instrument of even date therewith to New America Financial, Inc., Lender, duly recorded in the Real Property Records of Shelby County, Alabama and secured by the liens therein expressed, on the following described lot, tract, or parcel of land, lying and being situated in Shelby County, Alabama to wit:

See Exhibit 'A' attached hereto and made a part hereof.

EXECUTED by the undersigned to be effective on the 3rd day of Jan, 1997

02/14/97 INST. # 1997-04854

New America Financial, Inc.

By: Lori Ziebell, ASST. VICE PRESIDENT

THE STATE OF Texas

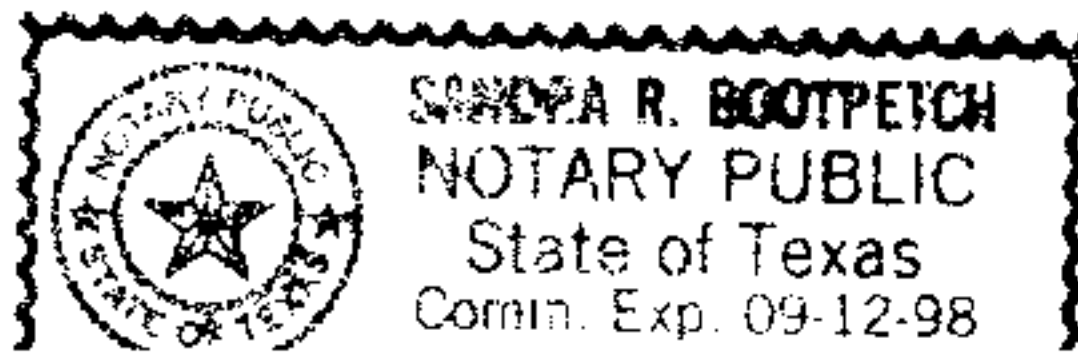
COUNTY/PARISH OF Dallas

This instrument was acknowledged before me this 3rd day of Jan, 1997 by Lori Ziebell, ASST. VICE PRESIDENT of New America Financial, Inc. on behalf of said entity.

Notary Public - State of Texas

ASSIGNMENT AND TRANSFER OF LIEN

ASSIGNMENT #1



Inst # 1997-37921

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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

EXHIBIT "A"

Lot 81, according to the Survey of Weatherly Glen Abbey, Sector 12, Phase 2, as recorded in Map Book 19, Page 103, in the Probate Office of Shelby County, Alabama.