

LOAN # 2945000618 ,
FIN 2177

Prepared by and When Recorded Return to:
Nationwide Mortgage Services, Inc.
950 Herndon Parkway, Suite 120
Herndon, VA 20170

ASSIGNMENT OF MORTGAGE

This ASSIGNMENT OF MORTGAGE is made and entered into as of the 1st day of January, 1992, from Jefferson Federal Savings and Loan Association of Birmingham (the "Assignor"), by and through the FEDERAL DEPOSIT INSURANCE CORPORATION ("FDIC"), a corporation organized and existing under an Act of Congress, acting herein in its capacity as conservator or receiver for Jefferson Federal Savings and Loan Association of Birmingham, which pursuant to 12 U.S.C. Section 1441a (m) (1) succeeded to the RESOLUTION TRUST CORPORATION ("RTC") in its capacity as conservator or receiver for the Assignor, with an address at 801 17th Street, NW, Washington, DC 20434, to State Street Bank and Trust Company, a Massachusetts banking corporation, as Trustee under that certain Pooling and Servicing Agreement dated as of January 1, 1992, and as amended as of November 1, 1992, for RTC Mortgage Pass-Through Certificates, Series 1992-1, with an address at 225 Franklin Street, Boston, Massachusetts 02110 (the "Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, assign, transfer and set over unto the Assignee, its successors, transferees, and assigns forever, all of the rights, title and interest of said Assignor in and to the following instruments describing land therein, duly recorded in the Office of the County recorder of Shelby County, State of Alabama, as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Together with any and all notes and other loan documents and assignments relating to the obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

This Assignment is made without recourse, representation or warranty.

DATED: 12/22, 1997

Witness: [Signature]

Witness: [Signature]

FEDERAL DEPOSIT INSURANCE CORPORATION,
as Conservator or Receiver for
Jefferson Federal Savings and
Loan Association of Birmingham

BY: [Signature]

Name: R. PRATT
Its Attorney-in-Fact

STATE OF VIRGINIA)

) ss.

COUNTY OF FAIRFAX)

On 12/22, 1997 before me, the undersigned Notary Public, personally appeared R. Pratt, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity on behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Notary Signature

[Signature]
CHERYL TAYLOR

Name: _____

My Commission Expires: 8/31/01

Inst # 1998-22360

06/16/1998-22360
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NCB 13.50 ALABAMA

Inst # 1998-22360

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EXHIBIT A

SAID INDEBTEDNESS, LIENS AND LAND BEING DESCRIBED AS FOLLOWS:

Borrower Name(s): Jimmy Kwok-Bun Cho and wife, Kum Dok Han Cho
Original Lender: Jefferson Federal Savings and Loan Association of Birmingham
Original Loan Amount: \$ 55,600.00
Date of Mortgage: February 26, 1979
Date of Recording: February 27, 1979
County: Shelby
Instrument No.: n/a
Book: 388
Page: 587

Donald R. Murphy and wife, Martha Ann Murphy assumed said Mortgage by a Warranty Deed executed on September 21, 1987 and recorded on September 23, 1987 in Shelby County, Alabama in Book 152, Page 376, as also evidenced by an Assumption and Modification Agreement recorded in Book 153, Page 629.

LEGAL DESCRIPTION

PROPERTY ADDRESS: 2555 NORTH CHANDALAR LANE, BIRMINGHAM, ALABAMA 35124

JOINDER

FEDERAL DEPOSIT INSURANCE CORPORATION, acting in its capacity as Conservator or Receiver of **JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION, F.A.**, which pursuant to 12 U.S.C. Section 1441a (m) (1) succeeded to RTC in its capacity as Conservator or **JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION, F.A.**, hereby assigns conveys and transfers to Assignee any and all interest it may have in the above referenced Mortgage/Deed of Trust/Deed to Secure Debt or Assignment of Rents and/or Leases and hereby joins in the assignment to the Assignee of the interests described herein, without recourse, representation or warranty.

Witness:

[Signature]
Evelyn Bell's

FEDERAL DEPOSIT INSURANCE CORPORATION,
as Conservator or Receiver for:
**JEFFERSON FEDERAL SAVINGS AND LOAN
ASSOCIATION, F.A.**

By: *[Signature]*

Name: R. Pratt
Its Attorney-in-Fact

STATE OF VIRGINIA }
COUNTY OF FAIRFAX }

ss.

On 12/22 1997 before me, the undersigned Notary Public, personally appeared R. Pratt personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity on behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

[Signature]
Notary Signature

Name: CHERYL TAYLOR

My Commission Expires: 8/31/01

Loan #: 2945000618

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