

003-028-70-7

STATE OF ALABAMA

JEFFERSON COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

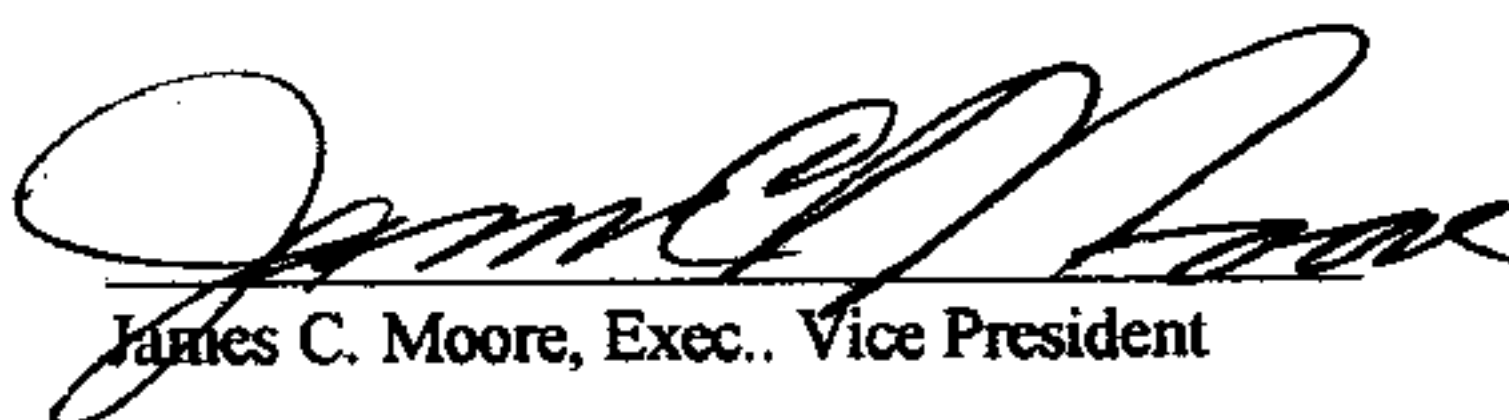
FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC., hereby transfers, assigns and conveys to OLD REPUBLIC INSURED FINANCIAL ACCEPTANCE CORP. all its right, title, interest, powers and options in, to and under that certain Mortgage dated 11-13-98 from JAMES D THORN & ADA THORN

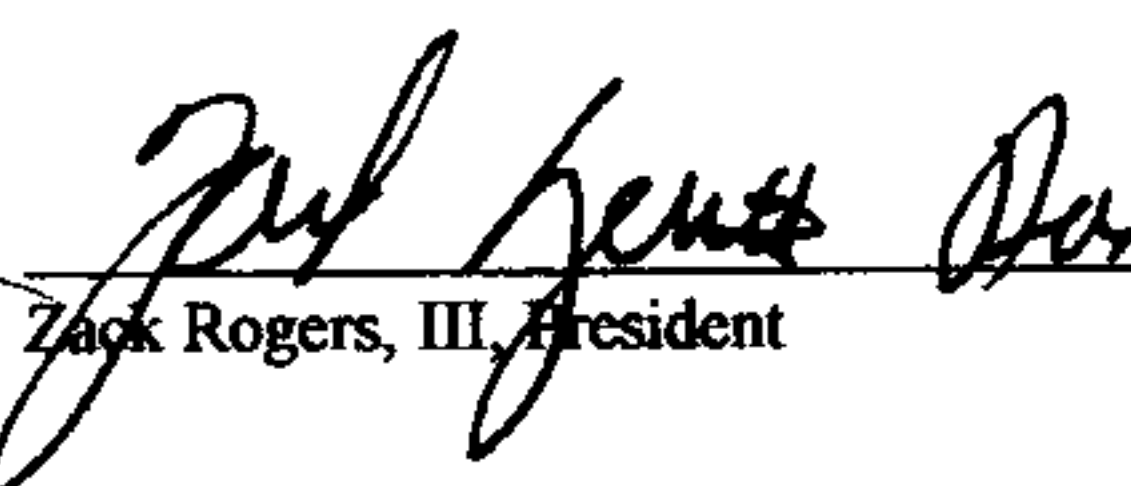
to FIRST CHOICE FUNDING, INC. recorded in Real Volume 1998 on 48303 in the Probate Office of SHELBY County, Alabama, as well as to the land described therein and the indebtedness secured thereby.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 22ND day of DECEMBER, 19 98.

ATTEST:

FIRST CHOICE FUNDING, INC.


James C. Moore, Exec., Vice President


Zack Rogers, III, President

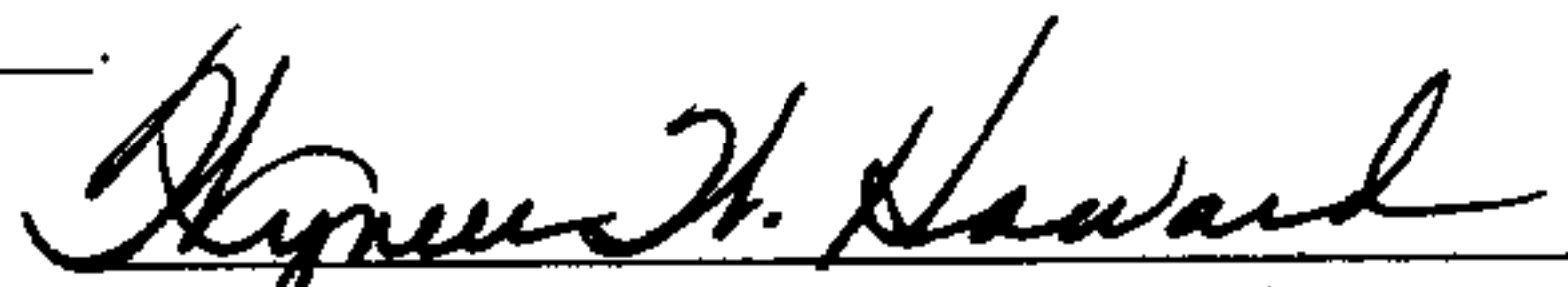
STATE OF ALABAMA

JEFFERSON COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

Personally appears before me the undersigned authority in and for the above styled jurisdiction, the within named Zack Rogers, III and James C. Moore who acknowledged that they are the President and Exec. Vice President, respectively of FIRST CHOICE FUNIDNG, INC., a corporation, and that they signed and delivered the foregoing instrument and affixed the corporate seal of said corporation, after being duly authorized so to act.

Given under my hand and official seal of office this 22ND day of DECEMBER, 19 98.


Notary Public
My Commission Expires: 7-15-2002

THIS INSTRUMENT PREPARED BY: De Etta Aigner
FIRST CHOICE FUNDING, INC.
200 CHASE PARK SOUTH STE 200
BIRMINGHAM, AL 35244
(205) 985-4611

Inst # 1999-17186

DEMAND & RETURN TO:
OLD REPUBLIC
INSURED FINANCIAL ACCEPTANCE CORP.
650 Bloomfield Avenue
P.O. Box 2390
Bloomfield, NJ 07003-0996

04/23/1999-17186
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HHS 8.50