

STATE OF ALABAMA

JEFFERSON COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC., hereby transfers, assigns and conveys to THE ASSOCIATES FINANCIAL SERVICES COMPANY OF DELAWARE, INC. all its right, title, interest, powers and options in, to and under that certain Mortgage dated 4-16-99 from JERRY DUNN & RAE DUNN

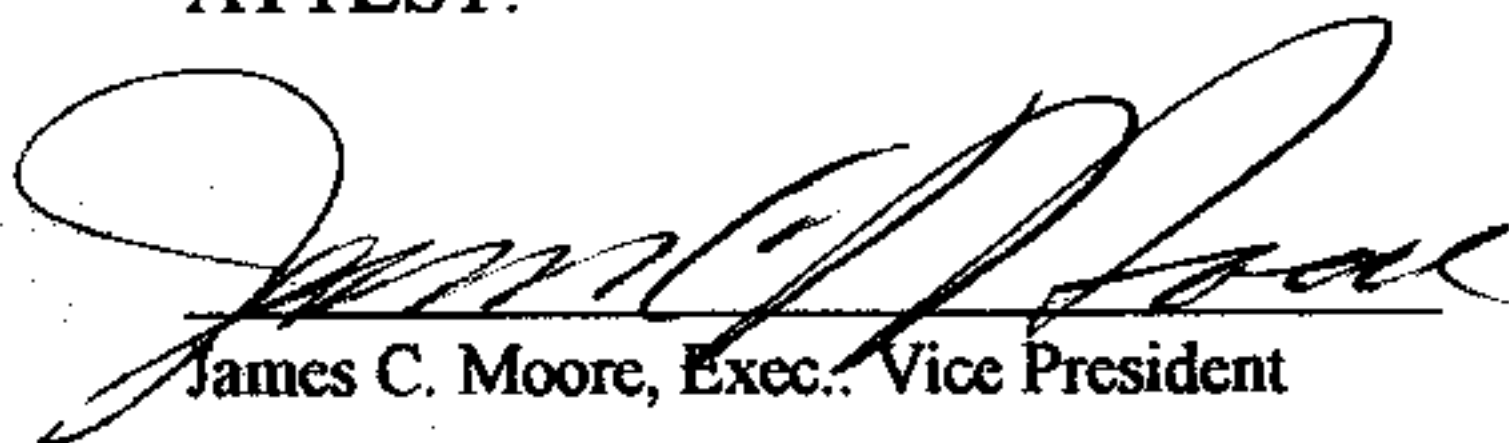
to FIRST CHOICE FUNDING, INC.

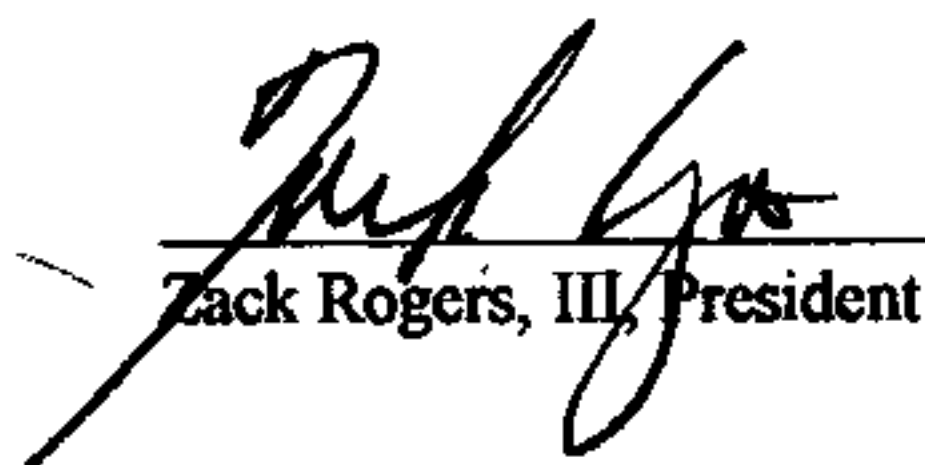
recorded in Real Volume _____, Page _____ on _____ in the Probate Office of SHELBY County, Alabama, as well as to the land described therein and the indebtedness secured thereby.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 29TH day of APRIL, 19 99.

ATTEST:

FIRST CHOICE FUNDING, INC.


James C. Moore, Exec. Vice President


Zack Rogers, III, President

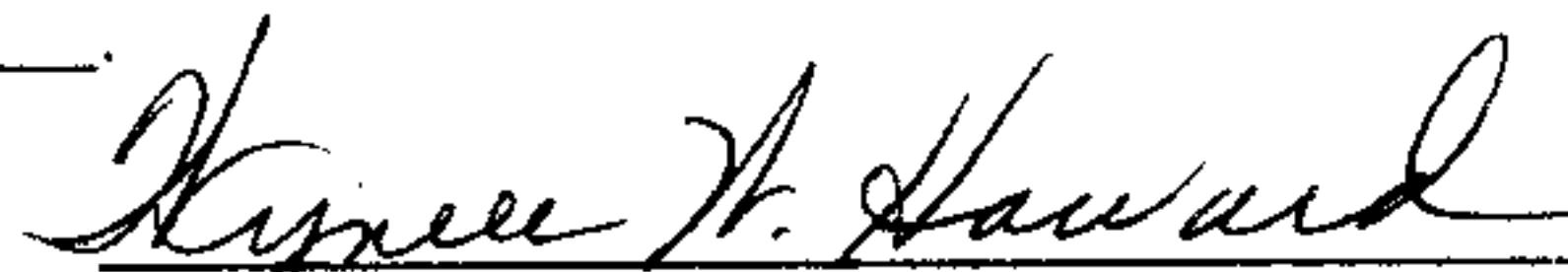
STATE OF ALABAMA

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 FUNDING, 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 29TH day of APRIL, 19 99.


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 # 1999-24971

Return to:
Associates Financial Services Co.,
of Delaware Inc.
105 Decker Drive
7 Crestview
Irving, TX 75062

06/14/1999-24971
01:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KMS 8.50