Prepared by and return to: Lon Fiedler 651-244-0420 U.S. Bank Corporate Trust Services 180 E. 5th St.-SPFTMZ05 St. Paul, MN 55101

RECORD SECOND TO MAINTAIN CHAIN OF TITLE

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1751478

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Loan: 9115000596

Pool: 582474

Date of assignment: May 1, 1999

For value recieved, United National Bank, with a precise address of 1501 Market Street, Wheeling WV 26003, hereby sells, assigns, and transfers to:

> U.S. Bank National Association as Indenture Trustee for the United National Home Loan Owners Trust 1999-2 Asset Backed Notes, Series 1989-2 with a precises address of 180 East Fifth Street, St. Paul, MN 55101

and its successors and assigns all its right, title and interest to a certain Mortgage/Deed of Trust described as follows:

EXECUTION DATE:

10/09/98

LOAN AMOUNT: \$25000.00

ORIGINAL BORROWER:

KAROL C. RENFROE AND STEVEN R. RENFROE

ORIGINAL BENEFICIARY:

TWENTY FIRST CENTURY LENDING CORPORATION

COUNTY/STATE:

SHELBYIAL

RECORDING DATE:

DOCUMENT NUMBER: 1998-43905 11/06/98

BOOK:

PAGE:

ADDRESS:5560 AFTON DR., BIRMINGHAM, AL 35242

United National Bank

NO CORPORATE SEAL

State of Minnesota)SS County of Ramsey)

Julaine A. Fuith

Assistant Vice President

On this 1st day of May 1999, before me, a Notary Public, appeared Julaine A. Fuith, who being by me known and and duly sworn that she is the Assistant Vice President of United National Bank, 1501 Market Street, Wheeling WV 26003, that the said instrument was signed on the behalf of said corporation by authority of its Board of Directors and that the said Julaine A. Fuith, as such Assistant Vice President; being authorized so to do acknowledge the execution of said instrument to be the voluntary act and

deed of said corporation.

JACQUELINE C. WALTHER NOTARY PUBLIC - MINNESOTA RAMSEY COUNTY

My Commission Expires Jan. 31, 2000

Inst # 1999-51241

12/20/1999-51241 11:17 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 ooi cui