

TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, EFC Holdings Corporation does hereby transfer, convey, and assign unto:

KEYBANK USA, N.A.

8000 Midlantic Drive
Suite 202 North
Mt. Laurel, NJ 08054

its successors or assigns all of its right, title, and interest in and to that certain Mortgage/Trust Deed, together with the Note it was given to secure executed by

Ronnie H. Boothe

to

EquiFirst Corporation
820 Forest Point Circle
Charlotte, NC 28273

dated the 26th day of February, 19 99, and duly recorded in the Probate Office for SHELBY County, State of Alabama, in Book No. 1999, Page 08849. The property encumbered by this Mortgage/Deed of Trust/Deed to Secure Debt is described as follows, to-wit: ON 3/3/99

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

In Witness Whereof, EquiFirst Corporation has caused this instrument to be signed in its name by its duly authorized Assistant Vice President and its corporate seal to be affixed hereto on this 5 day of MAR, 19 99.



EFC Holdings Corporation

By: Julie Cooney
Julie Cooney
Assistant Vice President

Witness:

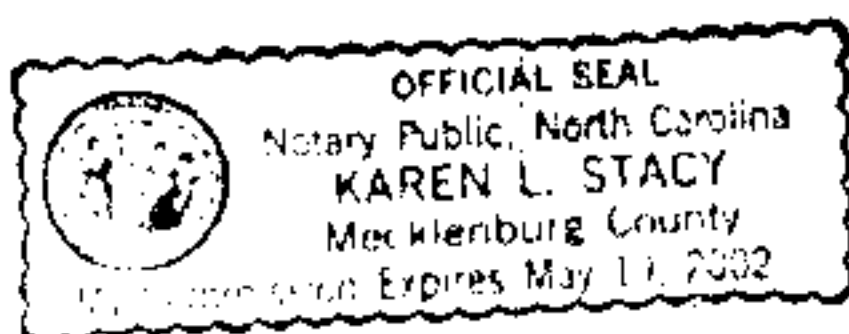
Catherine W. Ratzlaff
Catherine Ratzlaff

Witness:

Amy Acevedo
Amy Acevedo

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Seal-Stamp



I, Karen L. Stacy, a Notary Public in and for said County in said State, hereby certify that Julie Cooney whose name as Assistant Vice President of EFC Holdings Corporation, a North Carolina corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 5 day of MAR, 19 99

Karen L. Stacy
Notary Public: Karen L. Stacy
My commission expires: May 19, 2002

This instrument was prepared by:
Parnell Taylor
EFC Holdings Corporation
820 Forest Point Circle
Charlotte, North Carolina 28273

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Inst 2000-02626

01/26/2000-02626
09:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
2000-02626

4.

LEGAL DESCRIPTION:

A PARCEL OF LAND IN THE NW 1/4 OF THE SE 1/4 AND THE NE 1/4 OF THE SW 1/4 OF SECTION 5, TOWNSHIP 22 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA DESCRIBED AS FOLLOWS: COMMENCE AT THE SW CORNER OF THE NW 1/4 OF THE SE 1/4 OF SAID SECTION 5; THENCE RUN NORTH 68 DEGREES 2 MINUTES 46 SECONDS WEST A DISTANCE OF 45.50 FEET TO THE CENTERLINE OF A CHERT ROAD; THENCE RUN NORTH 24 DEGREES 57 MINUTES 29 SECONDS EAST ALONG SAID CENTERLINE A DISTANCE OF 212.37 FEET TO THE POINT OF BEGINNING; THENCE RUN NORTH 67 DEGREES 58 MINUTES 49 SECONDS WEST A DISTANCE OF 87.20 FEET TO AN EXISTING IRON PIN; THENCE RUN NORTH 5 DEGREES 23 MINUTES 59 SECONDS EAST ALONG AN OLD FENCE LINE A DISTANCE OF 103.72 FEET; THENCE NORTH 2 DEGREES 24 MINUTES 30 SECONDS WEST ALONG SAID FENCE LINE A DISTANCE OF 428.38 FEET TO AN EXISTING IRON PIN; THENCE RUN NORTH 87 DEGREES 26 MINUTES 41 SECONDS EAST A DISTANCE OF 36.58 FEET TO THE CENTERLINE OF A CHERT ROAD; THENCE SOUTHERLY ALONG THE CENTERLINE OF SAID CHERT ROAD, THE FOLLOWING BEARINGS AND DISTANCES: SOUTH 19 DEGREES 31 MINUTES 50 SECONDS EAST A DISTANCE OF 276.66 FEET SOUTH 13 DEGREES 58 MINUTES 00 SECONDS EAST A DISTANCE OF 73.00 FEET, SOUTH 05 DEGREES 53 MINUTES 00 SECONDS WEST A DISTANCE OF 93.00 FEET, SOUTH 18 DEGREES 45 MINUTES 17 SECONDS WEST A DISTANCE OF 149.43 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPT THAT PART LYING WITHIN THE RIGHT OF WAY OF THE PUBLIC ROAD.

SUBJECT TO EASEMENTS, RESERVATIONS, RESTRICTIONS, AND RIGHTS OF WAY OF RECORD.

THIS BEING THE SAME PROPERTY CONVEYED TO RONNIE H. BOOTHE FROM GERALD W. BOOTHE AND, WIFE, CAROL BOOTHE DATED 5-22-96, RECORDED 5-23-96 IN DEED BOOK 1996, PAGE 16767.

ADDRESS: 22 OLD BUTTERMILK ROAD; MONTEVALLO, AL 35115 TAX MAP OR
PARCEL ID NO.: 27-3-05-0-002-024.004

SUBJECT PROPERTY IS LOCATED IN SHELBY COUNTY

Inst # 2000-02626

01/26/2000-02626
09:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 11.00