Record and Return To:
EMC MORTGAGE CORPORATION
MacArthur Ridge II
909 Hidden Ridge Drive, Suite 200
Irving, Texas 75038
Attn: Loan Delivery
Loan #: 1799782
Scratch & Dent (SACO/SAC3)

Assignment of Mortgage

For Value Received, EMC Mortgage Corporation, the undersigned holder of a Mortgage (herein "Assignor") whose address is 222 W. Las Colinas Blvd., Suite 600, Irving, Texas, 75039 does hereby grant, sell, assign, transfer and convey unto Norwest Bank Minnesota, NA as Trustee for Certificate Holders of SACO I Inc., Series 1999-3 (herein "Assignee"), whose address is 11000 Broken Land Parkway, Columbia, Maryland, 21044, without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 6/29/88, made and executed by Borrower(s): NANCY MAY WHITFIELD AND HUSBAND, ROBERT R. WHITFIELD in which Mortgage is of record in:

Book/Volume:

193 Page No.: 186

Instr/Doc No.:
Othr Ref No.:
Parcel/Tax ID#:
Twnshp/Borough:

Trustee Name (DOTs only):

Original Loan Amount: \$57825

Original Beneficiary: Dist/Sect/Blck/Lot: Prop. Add (if avail.):

which was recorded on 7/08/88 in Shelby (County or Town, whichever is applicable) in the state of AL, together with the note or bond secured thereby, the note or bond evidencing said indebtedness having this date been transferred together with Assignor's right, title and interest in and to said Mortgage, all without recourse, or warranty, the property herein described and the indebtedness thereby secured.

Inst # 2000-20341

06/19/2000-20341

10:17 AM CERTIFIED
SHELDY COUNTY JUIGE OF PROBATE

002 NMS 11.00



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All other existing legal or equitable rights, interests and remedies in or with respect to the Mortgage and/or the Note and/or the proceeds thereof, including, but not limited to, escrow deposits, existing title insurance policies and hazard insurance policies, as well as causes of action and judgements related thereto.

In the event the property securing this loan is in the state of New York, this Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market. The Assignee is not acting as a nominee of the mortgagor and the Mortgage continues to secure a bona fide obligation.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment effective as of March 18, 1999.

Witness:

EMC Mortgage Corporation

Name://Jim Stephens

Title:

Vice President

State of Texas County of Dallas

fontrica Roney

, 1999 before me, the undersigned Notary Public in and for said State, personally appeared Jim Stephens, 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 who acknowledged that he/she is the authorized Vice President for EMC Mortgage Corporation and whose address is 222 W. Las Colinas Blvd., Suite 600, Irving, Texas, 75039 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.

Wifness My Hand and Official Seal.

Notary Public: Debra G. Wheat

My commission expires: 12/28/99

Prepared By: RCG, Inc., 505 A San Marin Dr., Novato, CA 94945, (415)898-7200; S. Richardson