

Investor #6228020273  
Loan #0009143207  
MIN #100025400002102102  
XRF0433-050-0004

Record and Return to:  
Emerald Mortgage Assistance Company  
1099 18th Street, Suite 1600  
Denver, CO 80202

VRU #1-888-679-6377

LOAN #: ~~005-306291~~ 6228020273

## ASSIGNMENT AND TRANSFER OF LIEN

THE STATE OF ALABAMA  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

That FIRST CAPITAL MORTGAGE CORPORATION acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of JEFFERSON, and State of Alabama, for and in consideration of Ten and No/100 Dollars and other good and valuable consideration, to it in hand paid by MORCAP, INC., 700 Central Parkway, Suite 860, Atlanta, GA 30328 hereinafter called transferee, the receipt of which is hereby acknowledged, has this day sold, conveyed, transferred and assigned and by these presents does sell, convey, transfer and assign unto the said transferee the hereinafter described indebtedness.

AND transferor further grants, sells and conveys unto the transferee all the rights, title interest and liens owned or held by transferor in the hereinafter described land by virtue of said indebtedness herein conveyed and assigned.

TO HAVE AND TO HOLD unto the said transferee, transferee's heirs and assigns the following described indebtedness together with all and singular the following mentioned lien and any and all liens, rights, equities, remedies, privileges, titles and interest in and to said land, which transferor has by virtue of being legal holder and owner of said indebtedness.

SAID INDEBTEDNESS, LIENS AND LAND BEING DESCRIBED AS FOLLOWS:

One certain promissory note executed by CHRISTOPHER D. BAKER and KELLI L. BAKER, husband and wife and payable to the order of FIRST CAPITAL MORTGAGE CORPORATION in the sum of \$67,500.00 date August 31, 1998 and bearing interest and due and payable in monthly installments as therein provided.

Said note being secured by Security Instrument of even date therewith to FIRST CAPITAL MORTGAGE CORPORATION duly recorded in the Real Property Records of SHELBY county, Alabama, and secured by the liens therein expressed, on the following described lot, tract, or parcel of land, lying and being situated in SHELBY County, Alabama to wit:

LOTS 13 AND 14, ACCORDING TO THE SURVEY OF THE PINE HILL SUBDIVISION, AS RECORDED IN MAP BOOK 4, PAGE 45, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

EXECUTED without recourse on the undersigned to be effective on the 5TH day of SEPTEMBER, 1998.

FIRST CAPITAL MORTGAGE CORPORATION

By: Edward A. Newton  
Printed Name: EDWARD A. NEWTON  
Title: VICE PRESIDENT

State of ALABAMA  
County of AT LARGE

This instrument was acknowledged before me the        day of       , 1999, by Edward A. Newton, Vice President (title) of FIRST CAPITAL MORTGAGE CORPORATION, on behalf of said entity

My Commission expires: 12/9/2001

Notary Public Linda J. Knight

RECORDED

Inst # 2000-36905  
10/24/2000-36905

09:52 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

001 MMB 11.00