

PLEASE RECORD SECOND TRANSFER AND ASSIGNMENT

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

EquiCredit Corporation of America

10401 DEERWOOD PARK BLVD. JACKSONVILLE, FL 32256-0505

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

John P. Holliman and Candace Y Holliman, husband and wife
to

EquiFirst Corporation
820 Forest Point Circle
Charlotte, NC 28273

dated the 28 day of May, 1999, and duly recorded in the Probate Office for Shelby County, State of Alabama, in Book No. _____, Page _____. The property encumbered by this Mortgage/Deed of Trust/Deed to Secure Debt is described as follows, to-wit: Inst 1999. 23878

Rec - 06/07/99

~~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 7th day of June, 1999.



(Corporate Seal)

EFC Holdings Corporation

By: *Julie Cooney*
Julie Cooney
Assistant Vice President

Witness:

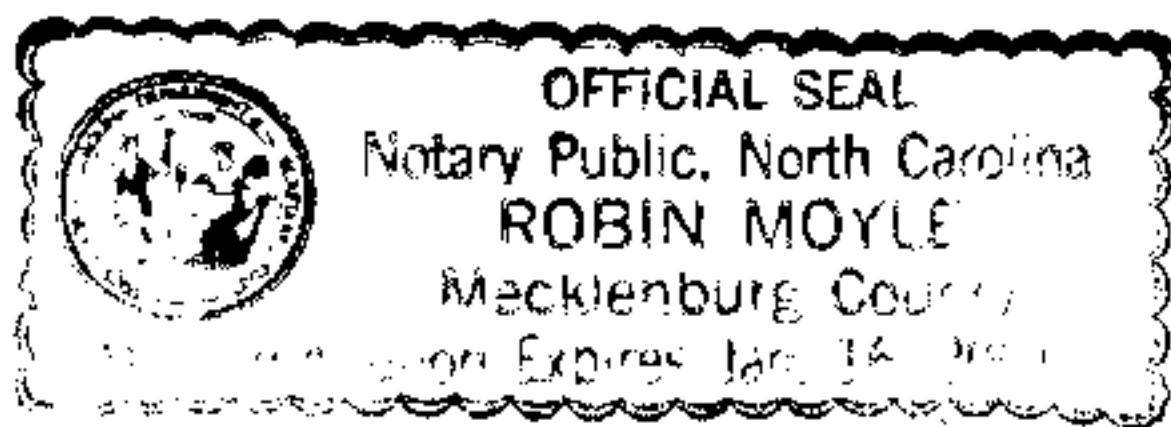
Catherine W. Ratzlaff
Catherine Ratzlaff

Witness:

Amy Acevedo
Amy Acevedo

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Seal-Stamp



I, Robin Moyle, 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.

Record and Return To:
Equicredit Corporation of America
Lein Release
P.O. Box 44136
Jacksonville, FL 32231

Given under my hand this 7th day of June, 1999.

Robin Moyle
Notary Public: Robin Moyle
My commission expires: January 16, 2001

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

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Inst # 2001-38781

09/10/2001-38781
08:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MSB 11.00