

When Recorded, Mail and Return To:
Household Mortgage Services
577 Lamont Rd.
P.O. Box 1247
Elmhurst, IL 60126

This instrument was prepared by: Beanca Armstrong,
signature: *Beanca Armstrong*
Secondary Marketing
EquiFirst Corporation
500 Forest Point Circle
Charlotte, North Carolina 28273

Inst # 2001-44146
10/11/2001-44146
12:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00

TRANSFER AND ASSIGNMENT

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

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

Stephrn H. Cox and Tracie A. Cox, Husband and wife
to

EquiFirst Corporation
500 Forest Point Circle
Charlotte, NC 28273

Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Finance Corporation, its successors and assigns, G4318 Miller Rd., P.O. Box 2026, Flint, MI 48501-2026
MERS #: 1000460-000 45289497

PH #: 1-888-679-6377

INSTR # 2001-30887, Recorded on 7-25-01

dated the 23rd day of July, 2001 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:

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 25th day of July.



EquiFirst Corporation
By: *Karen L. Stacy*
Karen L. Stacy
Assistant Vice President

Witness:

Heather Childress
Heather Childress

Witness:

Alan Poston
Alan Poston

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, a Notary Public in and for the said County in said State, hereby certify that Karen L. Stacy whose name as Assistant Vice President of EquiFirst 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 today, 25 July, 2001.

Ashley M. Landgraf
Notary Public

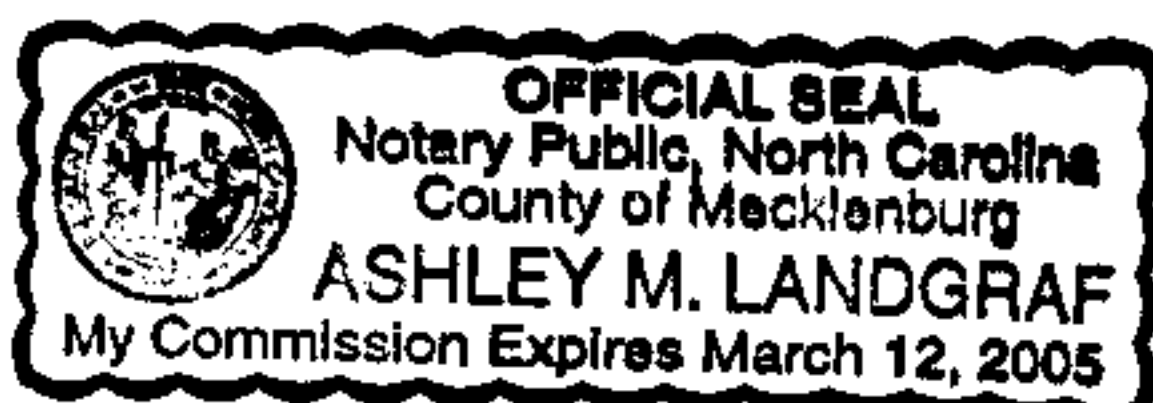


EXHIBIT "A"

loan: 4528949

Commence at the SE corner of the SW 1/4 of SE 1/4 of Section 33, Township 20 South, Range 1 East; thence run Northerly along the East boundary of said SW 1/4 of SE 1/4 a distance of 256.3 feet to the Point of Beginning; thence continue along said East boundary of SW 1/4 of SE 1/4 a distance of 256.2 feet to a point; thence turn an angle of 91 degrees 06 minutes 30 seconds to the left and run Westerly and parallel to the North boundary of said SW 1/4 of SE 1/4 a distance of 170.0 feet to a point; thence turn an angle of 88 degrees 55 minutes 30 seconds to the left and run Southerly and parallel to the East boundary line of said SW 1/4 of SE 1/4 a distance of 256.2 feet to a point; thence turn an angle of 91 degrees 06 minutes 30 seconds to the left and run Easterly and parallel to the South boundary line of said SW 1/4 of SE 1/4 a distance of 170.0 feet to the Point of Beginning. Said parcel of land is lying in the SW 1/4 of SE 1/4 of Section 33, Township 20 South, Range 1 East, Shelby County, Alabama.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.

Inst # 2001-44146

**10/11/2001-44146
12:26 PM CERTIFIED**

**SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00**