

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

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

Inst # 2001-46804

10/31/2001-46804
11:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00
002 CH

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

Phillip M. Carsensen and wife, Rhonda M. Carstensen
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 45288739

INSTR: 2001-31051 *Recorded on 7/26/01*

PH #: 1-888-679-6377

dated the 20th 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 26th 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, 26 July, 2001.

Ashley M. Landgraf
Notary Public

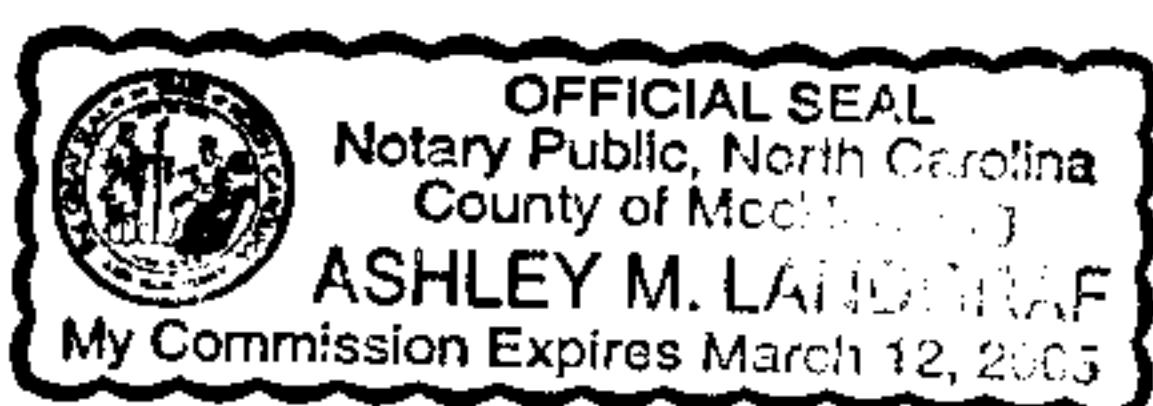


EXHIBIT "A"
LEGAL DESCRIPTION

loan: 4528873

Lot 12, according to Map of Country View Estates, Phase I, as recorded in Map Book 10, Page 10, in the Probate Office of Shelby County, Alabama.

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