

WHEN RECORDED, MAIL AND RETURN TO:
HOUSEHOLD MORTGAGE SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

This instrument was prepared by: Valerie C. McMullen,
signature: Valerie C. McMullen
Secondary Marketing
EquiFirst Corporation
500 Forest Point Circle
Charlotte, North Carolina 28273

TRANSFER AND ASSIGNMENT

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

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

James H. Hall and wife Ana M. Hall
to

EquiFirst Corporation
500 Forest Point Circle
Charlotte, NC 28273

dated the 19th day of March, 2002 and duly recorded in the Probate Office for Shelby County, State of Alabama, in Book No. MTG 2002, Page 15810**. The property encumbered by this Mortgage/Deed of Trust/Deed to Secure Debt is described as follows, to-wit:

** Recorded 4-4-2002
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 March.

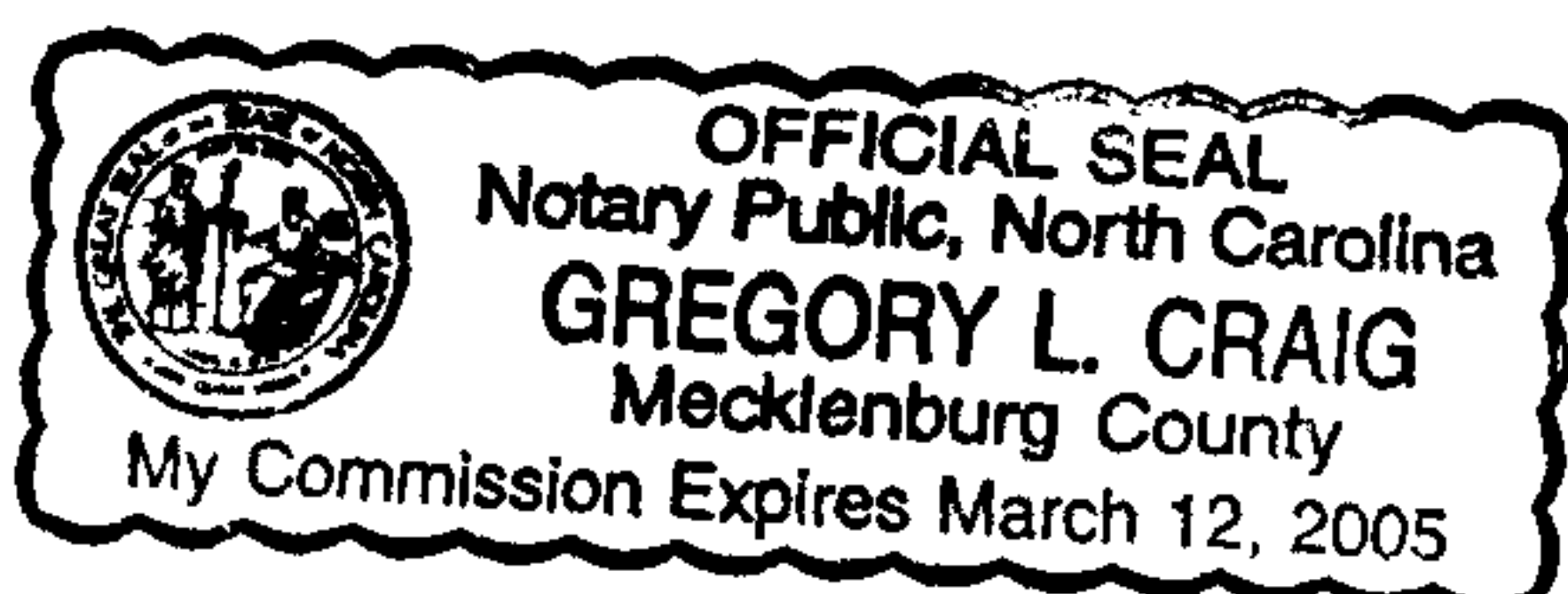


EquiFirst Corporation
By: Julie Cooney
Assistant Vice President

Witness:
Johna Burch
Johna Burch

Witness:
Janice Yorio
Janice Yorio

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG



I, a Notary Public in and for the said County in said State, hereby certify that Julie Cooney, 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 March, 2002.

Gregory L. Craig
Notary Public

EXHIBIT "A"

6298608

LEGAL DESCRIPTION

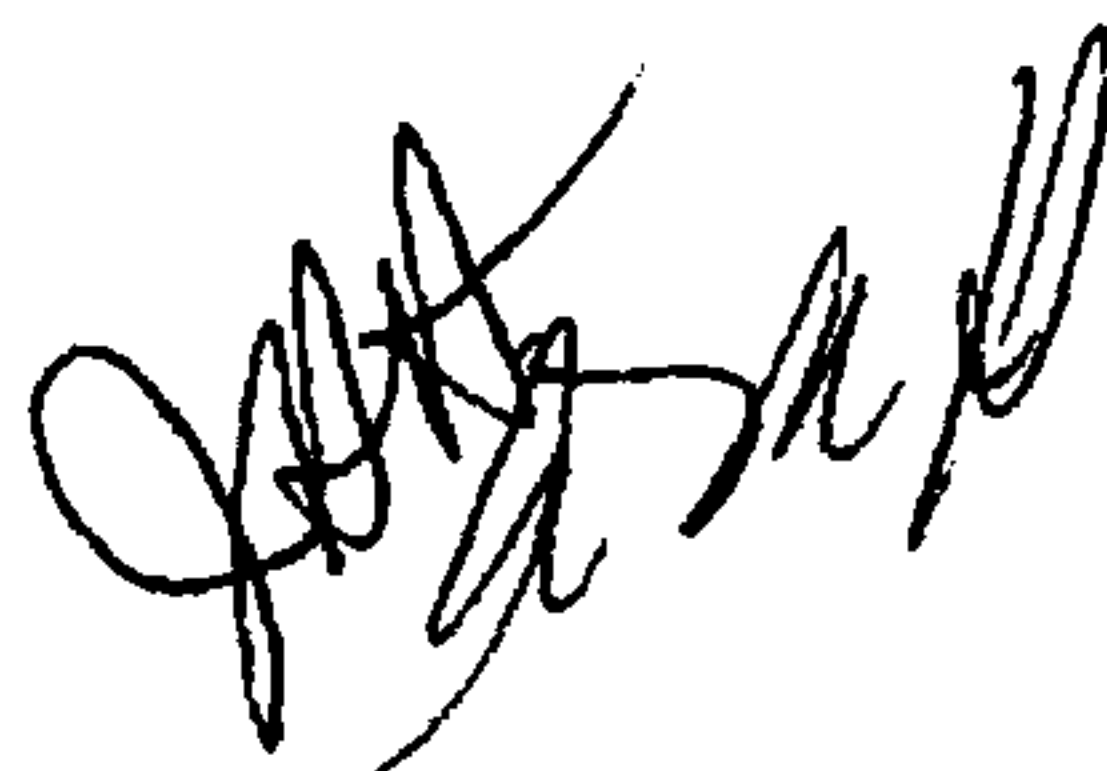
SHELBY COUNTY, ALABAMA:

LOT 13 ACCORDING TO THE SURVEY OF WAGON TRACE AS RECORDED
IN MAP BOOK 6, PAGE 140 IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

SUBJECT TO A 35' BUILDING LINE AS SHOWN BY RECORDED MAP.
ALSO SUBJECT TO A 7.5 FOOT EASEMENT ON SOUTH AND 10 FEET ON
WEST AS SHOWN BY RECORDED MAP. ALSO SUBJECT TO RESTRICTIONS
RECORDED IN MISC. VOLUME 18, PAGE 589 AND MISC. VOLUME 18,
PAGE 665 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
ALSO SUBJECT TO RIGHT OF WAY TO ALABAMA POWER COMPANY
RECORDED IN VOLUME 303, PAGE 198 IN SAID OFFICE, ALSO
SUBJECT TO MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT
THERE TO RECORDED IN VOLUME 42, PAGE 246 IN SAID PROBATE
OFFICE.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS, RESERVATIONS AND
RIGHTS OF WAY OF RECORD.

ADDRESS: 5532 SURREY LANE; BIRMINGHAM, AL 35242.

A handwritten signature in black ink, appearing to be "J. H. Smith" or similar, written in a cursive style.