

PREPARED BY:

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RETURN TO: FIDELITY NATIONAL FORECLOSURE &
BANKRUPTCY SOLUTIONS, INC
1270 Northland Drive, Suite 200
Mendota Height, MN 55120

Loan No. 005192637/Costlow
File No.: 560.029117AL/LEE

TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

FOR VALUE RECEIVED Wachovia Bank, National Association, f/k/a First Union National Bank, as Assignor, has this day transferred sold, assigned, conveyed and set over to HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1", as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by John P. Costlow and wife, Mary J. Costlow to Hilton Mortgage Corporation, dated November 30, 1998, and recorded in Deed Book 1998-50016, Page , in the Office of the Judge of Probate of Shelby County, Alabama.

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Mortgage the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

The Assignor herein has this day sold and assigned to the Assignee the Note secured by the aforementioned Mortgage, and this transfer is made to secure the Assignee, its successors, representatives, and assigns in the payment of said Note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 2nd day of August, 2002.

Wachovia Bank, National Association, f/k/a First Union National Bank
By: [Signature] (L.S.) By: [Signature] (L.S.)
Title: VP Title: SVP

State of Minnesota

County of Dakota

I Stacie Waters, a Notary Public in and for said State and County hereby
certify that Rhonda Nitsche and Steve Gerths
whose names as Vp and SVP
of Wachovia Bank, National Association, are signed the foregoing conveyance and officers and with full
authority, executed the same voluntarily for and as the act of said corporation acting in its capacity as such
officers on the day the same bears date.

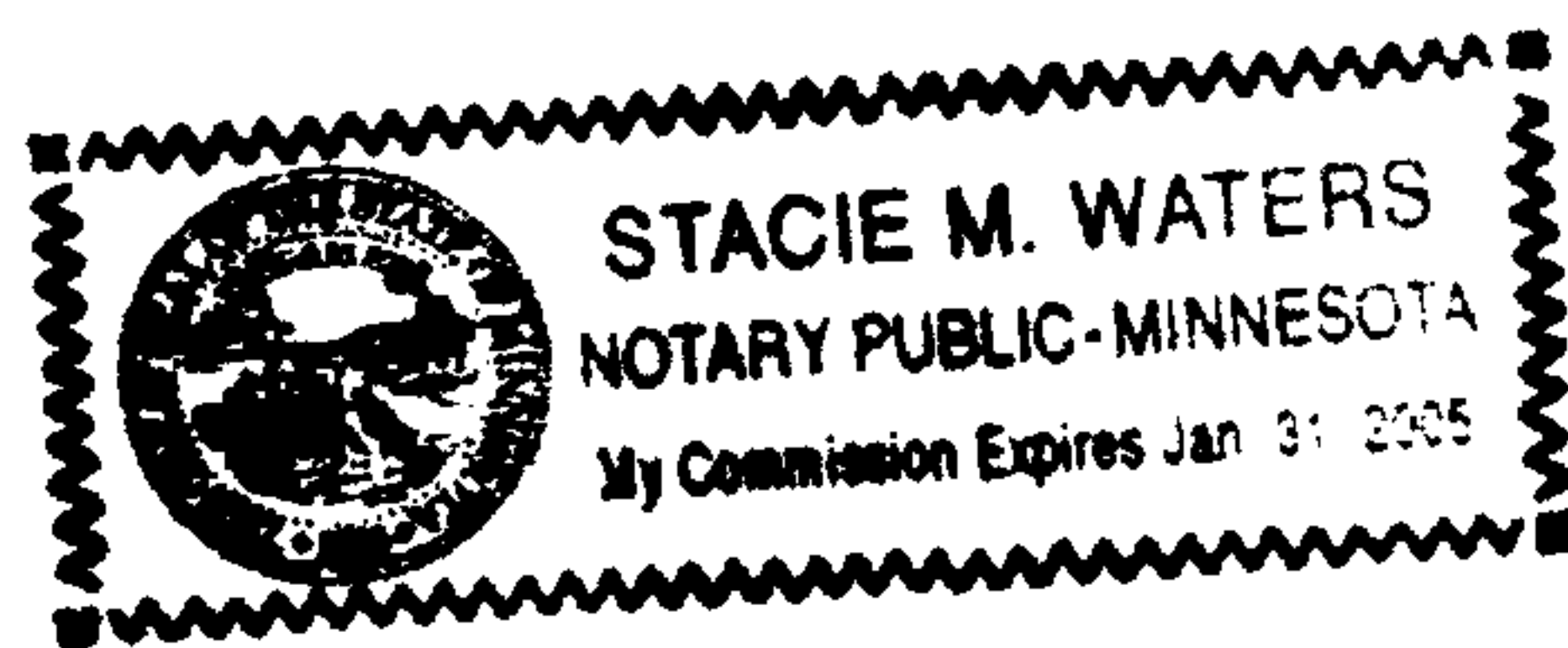
Given under my hand this the 2nd day of August, 2002.

Stacie M. Waters

Notary

(Seal)

My Commission Expires: 1-31-05



Kelly Duff
Fidelity National Foreclosure & Bankruptcy Solutions, Inc
1270 Northland Drive, Suite 200
Mendota Height, MN 55120