

TRANSFER and ASSIGNMENT of MORTGAGE

This Transfer and Assignment is made this 17 day of January, 2003 by and between Omni Financial Services, LLC, whose address is 22 Inverness Center Parkway, Suite 550, Birmingham, AL 35242, a corporation organized and existing under the laws of the State of Alabama (herein referred to as "Assignor") and Homecomings Financial, doing business as Homecomings Financial Network, Inc whose address is 1 Meridian Crossing, Suite 100, Minneapolis, MN, 55423, a corporation organized and existing under the laws of the State of Delaware (hereinafter referred to as "Assignee").

For and in consideration of the sum of one dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Assignor hereby transfers and assigns unto Assignee its interest in and to that certain Mortgage, Deed of Trust, or Security Deed (the "Mortgage") which is more fully described as the follows:

MORTGAGER(S): B.W. Roberts, a married man, joined by his wife, Gloria Roberts

PRINCIPLE AMOUNT: \$100,000

DATE OF EXECUTION: 01/17/2003

LEGAL DESCRIPTION: SEE ATTACHED EXHIBIT "A"

PARCEL IDENTIFICATION #:

DATE OF RECORDING: 01/27/03

BOOK:

PAGE:

MICROFICHE or INSTRUMENT #: 20030127000046810

COUNTY:

STATE:

Together with the rights of Assignor under the note or notes, any and all loan agreements, security agreements, and all other documents executed in conjunction with the loan transaction including the indebtedness, without recourse, evidenced by the Note and secured by the Mortgage conveying the property and all rights, privileges and powers of Assignor in, to, or under the Note and the Mortgage.

IN WITNESS WHEREOF, Assignor has caused the Assignment to be executed by its duly authorized officer(s) and has caused its corporate seal to be affixed hereto on the date first above written.

Omni Financial Services, LLC
"Assignor"

Witness

By: 

Printed Name: Patrick H. Sutton

Witness

Its: Managing Member

STATE OF ALABAMA

COUNTY OF JEFFERSON

The foregoing instrument was acknowledged before me, a Notary Public, this 17 day of Jan, 2003 by Patrick H. Sutton its Managing Member and by _____ Its _____ on behalf of the corporation. He/she/they is/are personally known to me or has produced satisfactory evidence to by the person(s) whose name(s) is/are subscribed to the within instrument.

My commission expires: April 28, 2003


Notary Public

Printed Name Melissa

Jurisdiction State of Alabama

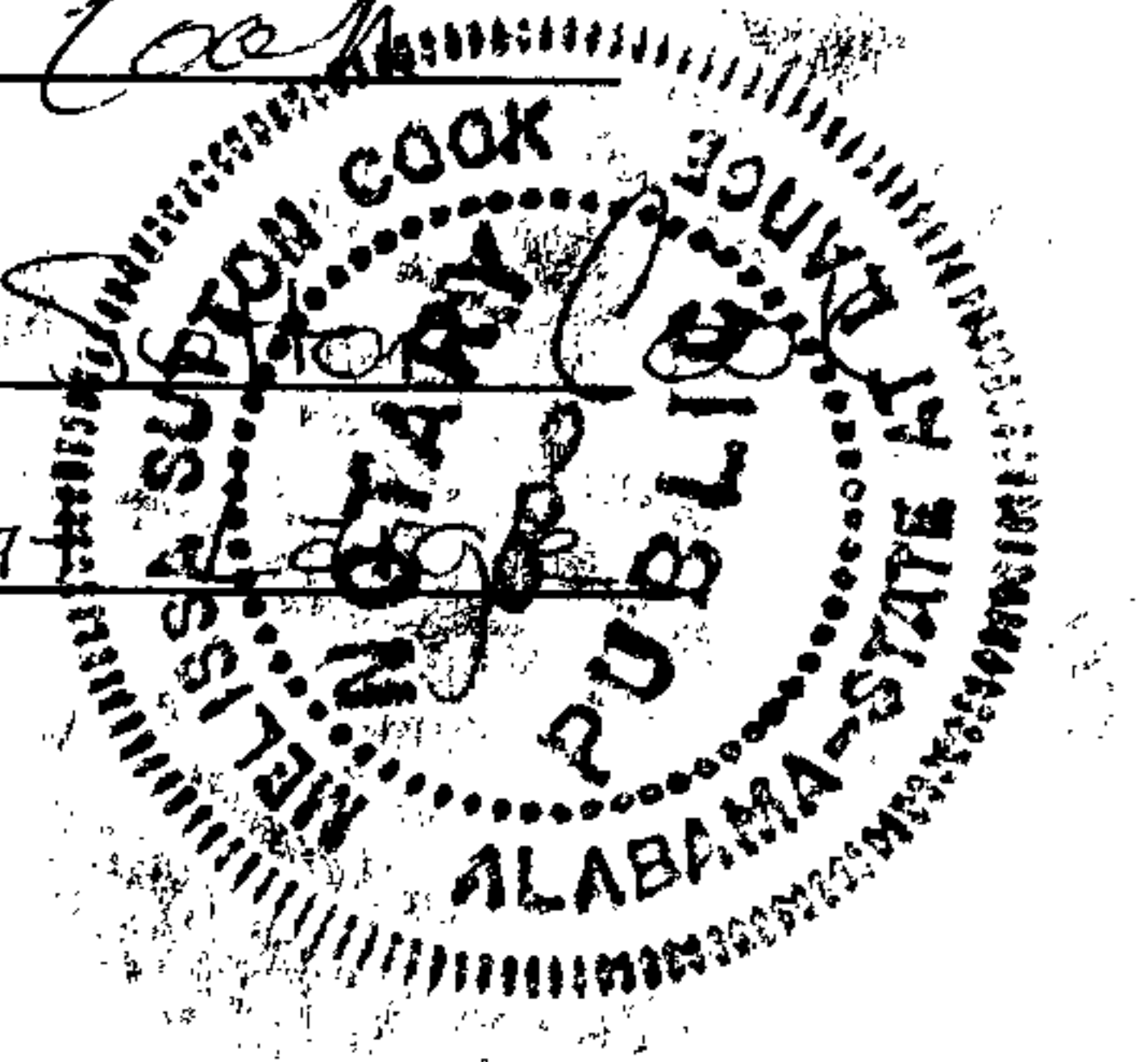


EXHIBIT "A"

LOT 324, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN COMMUNITY, 7TH SECTOR, AS RECORDED IN MAP BOOK 13, PAGE 99 A & B, AS RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.