

This Instrument Prepared by:
Scott Phillips, A.V.P.
FIRST CHOICE FUNDING, INC.
200 Chase Park South Suite 200
Birmingham, AL 35244
(205)985-4611

381.00

20030306000134630 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
03/06/2003 08:35:00 FILED/CERTIFIED

After Recording Return to:
GMAC-RFC
Diane Meistad 03-06-50
1 Meridian Crossings, Ste.100
Minneapolis, MN 55423

STATE OF ALABAMA

SHELBY COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

431131736

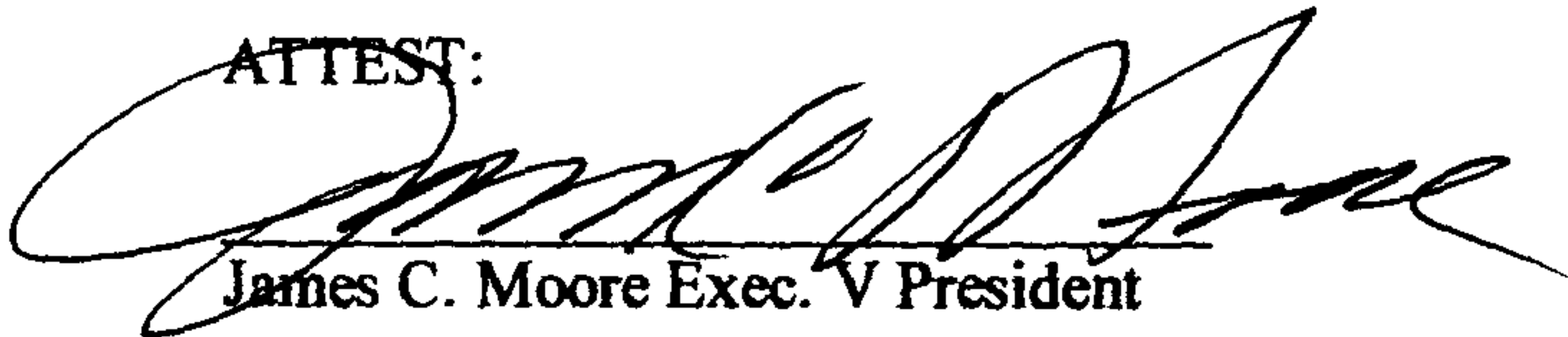
7758383
4412

FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC.,
Hereby transfers, assigns and conveys to X
All its rights, title, interest, powers and options in, to and under that certain Mortgage
dated 5/10/02 from Sean Cost and Kelly A. Cost
to FIRST CHOICE FUNDING, INC., recorded in Real Volume # 2002 0606000 266360
1/20 on 6-6-02 in the Probate Office of Shelby
County, Alabama, as well as to the land described therein and the indebtedness secured
thereby. XJPMorgan Chase Bank as Trustee, c/o Residential Funding
Corporation, 2255 North Ontario, Suite 400, Burbank, CA 91504-3190

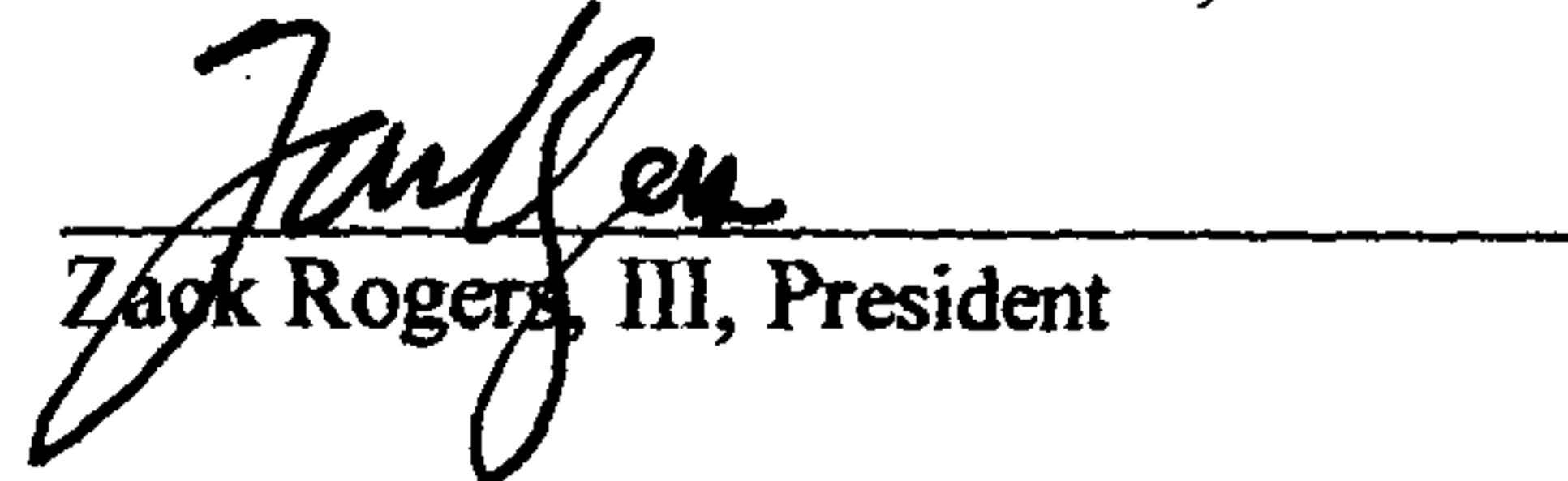
IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this

24th day of May, 2002.

ATTEST:


James C. Moore Exec. V President

FIRST CHOICE FUNDING, INC.


Zack Rogers, III, President

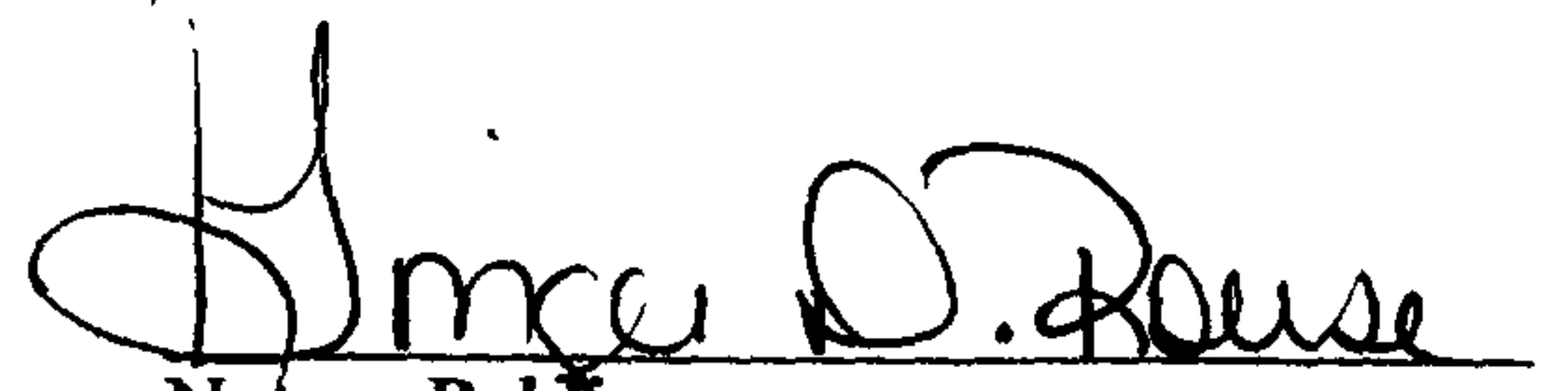
STATE OF ALABAMA

SHELBY COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

Personally appears before me the undersigned authority in and for the above styled jurisdiction, the within
named Zack Rogers, III and James C. Moore, who acknowledged that they are the President and Exec. Vice
President, respectively of FIRST CHOICE FUNDING, INC., a corporation, and that they signed and delivered the
foregoing instrument and affixed the corporate seal of said corporation, after being duly authorized so to act.

Given under my hand and official seal of office this 24th day of May 2002.


Notary Public
My Commission Expires: 2/6/05