

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

20030314000155750 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
03/14/2003 10:49:00 FILED/CERTIFIED

After Recording Return To:

PEELLE MANAGEMENT CORPORATION
ASSIGNMENT JOB #90822
P.O. BOX 30014
RENO, NV. 89520-3014
(775) 827-9600

STATE OF ALABAMA

01-117

SHELBY COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC.,
Hereby transfers, assigns and conveys to _____
All its rights, title, interest, powers and options in, to and under that certain Mortgage
dated 08-28-01 from WILLARD H WATKINS JR & TAMRA Y WATKINS
to FIRST CHOICE FUNDING, INC., recorded in Real Volume 2296
_____, Page 109 on 8-31-01 in the Probate Office of Marshall
County, Alabama, as well as to the land described therein and the indebtedness secured
thereby.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this
14TH day of SEPTEMBER, 2001.

ATTEST:


James C. Moore Exec. V President

FIRST CHOICE FUNDING, INC.


Zack Rogers, III, President

STATE OF ALABAMA

SHELBY COUNTY

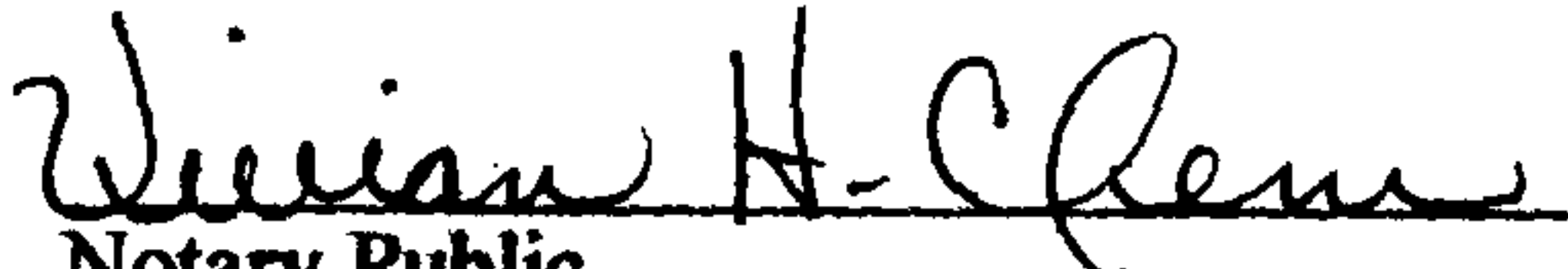
CORPORATE NOTARY ACKNOWLEDGEMENT

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 14TH day of SEPTEMBER 2001.

* Bankers Trust Company, as Trustee
3 Park Plaza, Sixteenth Floor, Irvine, CA 92614-8539

5417025
4566


Notary Public
My Commission Expires: 11-20-2001