Recording Requested By: First Franklin Financial Corp

When Recorded Return To:

FRANKLIN FINANCIAL CORP 2150 N FIRST STREET SAN JOSE, CA 95131-

1st

ASSIGNMENT OF DEED OF TRUST OR

SHELBY COUNTY, ALABAMA

SELLER'S SERVICING#: 30118269 "GRALEY" FFFC01

Date of Assignment: 11/21/2002

Assignor: FIRST FRANKLIN FINANCIAL CORPORATION at 2150 N. FIRST STREET, SUITE

670, SAN JOSE, CA 95131

Assignee: V

Wilshire Credit Corporation 14523 SW Millikan Way, #200 Beaverton, OR 97005

20031024000712190 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL

10/24/2003 09:55:00 FILED/CERTIFIED

Date of Mortgage/Deed of Trust/Security Deed: 11/13/2002

Executed By: RONALD GRALEY, AND SHELA GRALEY, HUSBAND AND WIFE TO: FIRST

FRANKLIN FINANCIAL CORPORATION

Recorded // /20/02 As 2002/12/00/00/80/4/On SHELBY COUNTY, ALABAMA.

Property Address: 608 WYNLAKE COVE, MONTEVALLO, ALABAMA, 35115

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named assignor, the receipt and sufficiency of which is hereby acknowledged, the said assignor hereby assigns unto the above-named assignee, the said Mortgage/Deed of Trust/Security Deed (Security Instrument) together with the Note or Notes or other evidence of indebtedness (the "Note"), said note having an original principal sum of \$38,650.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said assignor hereby grants and conveys unto the said assignee, the assignor's beneficial interest under the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument and Note, and also the said property unto the said assignee forever, subject to the terms contained in said Security Instrument and Note.

IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

FIRST FRANKLIN FINANCIAL CORPORATION

November 21, 2002 On

By:

VONA BRAMLAGE / V.P. OF ACCOUNTING

AND FINANCE

STATE OF California COUNTY OF Santa Clara

ON November 21, 2002, before me, B. PARK, a Notary Public in and for Santa Clara County, in the State of California, personally appeared VONA BRAMLAGE / V.P. OF ACCOUNTING AND FINANCE, personally known to me (or proved to me on the basis of "satisfactory evidence) to be the person (s) whose name (s) are subscribed to the within instrument and acknowledged to me that he she they executed the same in his her their authorized capacity, and that by his her their signature on the instrument the person (s), or the entity upon behalf of which the person (s) acted, executed the instrument.

WITNESS my hand and official seal,

B. PARK

Notary Expires: 06/25/2006 #1362319

B. PARK Commission # 1362319 Notary Public - California Santa Clara County My Comm. Expires Jun 25, 2006

(This area for notarial seal)

Prepared By: Diane Ortiz, 2150 N. First Street, San Jose, CA 95131

TVG/20021121/0041 GENERIC SHELBY AL BAT: 89/30118269 KAGENERI