

STATE OF MISSISSIPPI

COUNTY OF DESOTO

For value received FIRST HOME MORTGAGE, INC. (the "assignor/transferor") hereby sells, assigns, transfers, sets over and conveys to HOMESIDE LENDING, INC.

, (the "assignee/transferee") its successors and assigns, that certain Deed of Trust/Mortgage executed by TIMOTHY A. RUTHERFORD,
AN UNMARRIED PERSON dated JANUARY 22, 1999

, and recorded in Book 1077 at page 623-629. or as Instrument No. _____ of the records of DESOTO

County, MISSISSIPPI together with real property therein described; and also the indebtedness described therein secured thereby, the note(s) evidencing said indebtedness having this date been transferred and assigned to HOMESIDE LENDING, INC.

_____, together with all the right, title and interest in and to the said Deed of Trust/Mortgage, the property therein described and the indebtedness thereby secured; and the said HOMESIDE LENDING, INC.

is hereby subrogated to all the rights, powers, privileges, and securities vested in FIRST HOME MORTGAGE, INC. under and by virtue of the aforesaid Deed of Trust/Mortgage.

IN WITNESS THEREOF, this document is executed this the 26TH day of JANUARY, 1999.

FIRST HOME MORTGAGE, INC.

BY: Nina S. Thorne
TITLE: NINA S. THORNE
VICE PRESIDENT

ATTEST:

BY: Lashawn Stocks
TITLE: LASHAWN STOCKS/CLOSING/SHIPPING AGENT

STATE OF ARKANSAS

COUNTY OF CRAIGHEAD

On this 26TH day of JANUARY, 1999, before me, a Notary Public duly commissioned, qualified and acting, within and for said County and State appeared in person the within named _____

NINA S. THORNE AND LASHAWN STOCKS to me personally well known, who stated that they were the VICE PRESIDENT AND CLOSING/SHIPPING AGENT of FIRST HOME MORTGAGE, INC., an Arkansas corporation, and were fully aurtherized in their respective capacities to execute the foregoing instrument for and in the name and behalf of said corporation, and further stated and acknowledged that they had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 26TH day of JANUARY, 1999.

My Commission Expires:

AUGUST 5, 2002

Cynthia Kelley
NOTARY PUBLIC CYNTHIA KELLEY

STATE MS.-DESOTO CO.
FILED

FEB 19 4 07 PM '99

BK 1085 PG 40
W.F. DAVIS CH. CLK.

STATE MS.-DESOTO CO.
FILED

MAR 10 2 40 PM '99

BK 1090 PG 777
W.F. DAVIS CH. CLK.

OFFICIAL SEAL
CYNTHIA KELLEY
NOTARY PUBLIC-ARKANSAS
CRAIGHEAD COUNTY
MY COMMISSION EXPIRES: 08-05-2002