

2115 Prepared by Peirson & Patterson, 4400 Alpha Road, Dallas, TX 75244-4518  
Please record & return to: (972) 392-7770  
Altegra Credit Company  
Attn: Loan Control LOC 23-531  
P O Box 1838  
Pgh., PA 15230-1838

BK 1139 PG 0436

Loan No.: 425277927

**ASSIGNMENT AND TRANSFER OF LIEN**

THE STATE OF Mississippi  
COUNTY OF De Soto

KNOW ALL MEN BY THESE PRESENTS:

That HomeSense Financial Corp. F/K/A Equitable Mortgage Corp. of Columbia

acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of Lexington, and State of South Carolina, for and in consideration of TEN AND NO/100 DOLLARS CASH, AND OTHER GOOD AND VALUABLE CONSIDERATION, to it in hand paid by

**ALTEGRA CREDIT COMPANY**  
150 Allegheny Center Mall, Pittsburgh, PA 15212

hereinafter called transferee, the receipt of which is hereby acknowledged, has this day Sold, Conveyed, Transferred and Assigned and by these presents does Sell, Convey, Transfer and Assign unto the said transferee the hereinafter described indebtedness.

AND transferor further Grants, Sells and Conveys unto the transferee all the rights, title, interest and liens owned or held by transferor in the hereinafter described land by virtue of said indebtedness herein conveyed and assigned.

TO HAVE AND TO HOLD unto the said transferee, transferee's heirs and assigns the following described indebtedness together with all and singular the following mentioned lien and any and all liens, rights, equities, remedies, privileges, titles and interest in and to said land, which transferor has by virtue of being legal holder and owner of said indebtedness.

SAID INDEBTEDNESS, LIENS AND LAND BEING DESCRIBED AS FOLLOWS:  
One certain promissory note executed by DWIGHT SAULSBERRY and PHYLLIS V. SAULSBERRY

and payable to the order of HomeSense Financial Corp. F/K/A Equitable Mortgage Corp. of Columbia in the sum of \$ 182,400.00 dated December 21, 1998 and bearing interest and due and payable in monthly installments as therein provided.

Said note being secured by Security Instrument of even date therewith to HomeSense Financial Corp. F/K/A Equitable Mortgage Corp. of Columbia, Lender, duly recorded in the Real Property Records of De Soto County, Mississippi, and secured by the liens therein expressed, on the following described lot, tract, or parcel of land, lying and being situated in De Soto County, Mississippi to wit:

SEE ATTACHED EXHIBIT "A"

Mortgage recorded: January 7, 1999  
Book: 1072  
Page: 0189

STATE MS. - DESOTO CO.  
FILED  
AUG 13 2 22 PM '99

BK 1139 PG 436  
W.E. DAVIS OR. CLK.

EXECUTED without recourse on the undersigned to be effective on the 21<sup>st</sup> day of December, 1998.  
HomeSense Financial Corp. F/K/A Equitable Mortgage Corp. of Columbia

By: Beth Miller  
Beth Miller  
Vice President

THE STATE OF South Carolina  
COUNTY OF Lexington

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21 day of Dec, 98, within my jurisdiction, the within named Beth Miller who acknowledged that (he) (she) is Vice President of HomeSense Financial Corp. F/K/A Equitable Mortgage Corp. of Columbia a corporation, and that for and on behalf of the said corporation and as its act and deed (he) (she) executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

~~PLEASE RETURN TO~~ PREPARED BY:  
HomeSense Financial Corp. F/K/A  
Equitable Mortgage Corp. of Columbia  
113 REED AVENUE  
Lexington, SC 29072  
Attn: Beth Miller

Candy [Signature] (NOTARY PUBLIC)  
My Commission expires: Sept 8, 2007  
Affix official seal

ASSIGNMENT AND TRANSFER OF LIEN WITHOUT RECOURSE

## LEGAL DESCRIPTION

Land situated in DeSoto County, Mississippi to wit:

*BEING A PART OF THE SOUTHWEST QUARTER.*  
Commencing 50.1 feet east and 30.0 feet North of the commonly accepted Southwest Corner of Sec. 19, Township 2 South, Range 7 West, a point on the North Right of Way of Bankston Road; thence South 86 degrees 47' 43" East 232.70 feet to the Point of Beginning; thence North 02 degrees 32' 54" East 284.09 feet; thence South 86 degrees 47' 43" East 230.0 feet; thence South 02 degrees 32' 54" West 284.09 feet; thence North 86 degrees 47' 43" West 230.0 feet to the Point of Beginning.

Being the same property conveyed to grantors, herein by Warranty Deed of record as shown by Book 228, Page 177, in the Chancery Clerk's Office of DeSoto County, Mississippi.

PARCEL ID NUMBER: 2074-1900.0-09  
PROPERTY ADDRESS: 70 Bankston Road, Nesbit, Mississippi