

RETURN TO:
Universal Title & Escrow, L.L.C.
3326 Goodman Road East
Southaven, MS 38672
662-349-5545

BK 1300PG0498

STATE MS. - DESOTO CO. *RM*

FILED

MAR 15 8 54 AM '01

Prepared By: Ray M. Gibson, Jr., 3326 Goodman Road East, Southaven, MS 38672

ASSIGNMENT OF DEED OF TRUST

BK 1300 PG 498
W. H. HAYES & CO. CLK.

State of Mississippi

County of DeSoto

KNOW ALL MEN BY THESE PRESENTS that Robert Michael Ramage (the "Transferor", whether one or more) for and in consideration of the sum of **Ten and 00/100 Dollars (\$10.00)** paid to the Transferor by **Citizens First Home, Inc** (the "Transferee") the receipt of which is hereby acknowledged, does hereby **TRANSFER, SET OVER AND ASSIGN** unto the Transferee, that certain Promissory Note for **Ten Thousand Five Hundred and 00/100 Dollars (\$10,500.00)** dated February 21, 2001 made by Aaron Mills being payable to the Transferor .

AND, for the same consideration, the transferor does hereby **TRANSFER, SET OVER AND ASSIGN** unto the Transferee that certain **SECOND** mortgage (the "Lien") from Aaron Mills to Robert Michael Ramage dated the 22nd day of February, 2001, recorded in the Mortgage Book 1294, Page 313, Clerk's File No. _____, of the records in the office of the Chancery Clerk's, DeSoto County, Mississippi, which secures the payment of the aforesaid note.

AND, the Transferor does hereby **REMISE, RELEASE AND QUIT CLAIM** unto the Transferee all of the right, title and interest of the Transferor in and to the premise and property designated in the Lien, it being the intention of the undersigned to transfer to the Transferee the said debt and the note which evidences the same and said security therefor.

AND, the Transferor represents and warrants to the Transferee the (I) the Lien has not been amended, (II) that there have been no defaults under the Lien, (III) that the transferor has made no prior assignments of the Lien (IV) that the Transferor has good and lawful right to assign the same, (V) that there are no liens superior to the Lien except (X) **None**, (CI) that all disclosures and notices required by the Federal Consumer Credit Protection Act and by the regulations of the Board of Governors promulgated pursuant thereto have been properly made and given in regard to the Lien and (VII) that all other laws, rules and regulations applicable to the Lien, as well as the terms of the Agreement on the part of the Transferor to have performed, have been fully and faithfully complied with.

The Transferor hereby warrants the unpaid balance of said note to be not less than \$10,500.00

IN WITNESS WHEREOF, the Transferor has executed this assignment, and set the Transferor's hand and seal this 22nd day of February, 2001.

Robert Michael Ramage
Robert Michael Ramage

State of Mississippi

County of DeSoto

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Robert Michael Ramage who acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this 22nd day of February, 2001.

Ray M. Gibson, Jr.
Notary Public

My commission expires:
11-01-2003

