



RECORD AND RETURN TO:
EQUICREDIT CORPORATION OF AMERICA
DARLENE GREEN, FOURTH FLOOR
10401 DEERWOOD PARK BLVD.
JACKSONVILLE, FLORIDA 32256-0505

8785112148

TRANSFER AND ASSIGNMENT

PLEASE RECORD FIRST

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, **EquiFirst Corporation** does hereby transfer, convey, and assign, without recourse, unto:

EFC Holdings Corporation, 820 Forest Point Circle, Charlotte, NC 28273

Its successors or assigns all of its right, title, and interest in and to that certain Mortgage/Trust Deed, together with the Note it was given to secure executed by

Ramon Torres

To:

EquiFirst Corporation, 820 Forest Point Circle, Charlotte, NC 28273

Dated the 26th day of August, 1999, and duly recorded in the Recorders Office, for Cook County, State of Illinois, as Document Number 99844084, in Book No. 7514, Page 2003. The property encumbered by this Deed of Trust is described as follows, to-wit:

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

In Witness Whereof, EquiFirst Corporation has caused this instrument to be signed in its name, as the act and deed of the corporation, by its duly authorized Assistant Vice President and its corporate seal to be affixed hereto by its duly authorized Assistant Secretary on this 30th day of August, 1999.

EquiFirst Corporation

By: Jill Douglas, Assistant Vice President-Jill Douglas

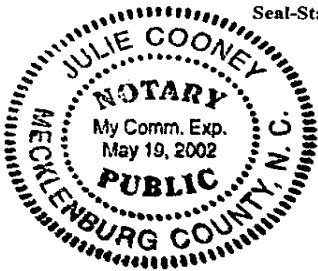
Attest: Kristina Kolb, Assistant Secretary-Kristina Kolb

(Corporate Seal)



STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Seal-Stamp



The foregoing instrument was acknowledged before me this 30 day of August, 1999, by Kristina Kolb, Assistant Secretary of EquiFirst Corporation, a North Carolina corporation. On behalf of the corporation the foregoing instrument was signed in its name by its Assistant Vice President, sealed with its corporate seal, and attested by herself as its Assistant Secretary.

Julie Cooney
Notary Public-Julie Cooney
My commission expires May 19, 2002

This instrument was prepared by and should be returned to:
Collateral Management
EquiFirst Corporation
820 Forest Point Circle
Charlotte, North Carolina 28273
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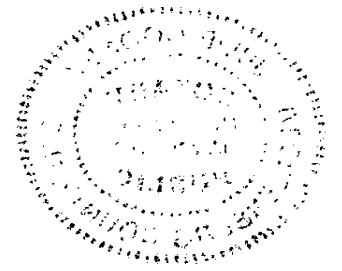
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M4

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PLEASE USE CAREFULLY

Property of Cook County Clerk's Office



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Legal Description

US-423389-C4

Lot 19 in Block 2 in the P.S. Barber's Subdivision of the East 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 8, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Index Number 20-08-302-015, Volume 419.

Property of Cook County Clerk's Office

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