## MORTGAGE OR DEED OF TRUST

**Know All Men By These Presents**;

That First Bank National Association, whose address is 180 E. 5th Street, St. Paul, MN 55101, as Trustee, pursuant to the certain *Pooling* and Servicing Agreement dated March 1, 1997 and Amended and Restated as of April 1, 1997, by and between Financial Asset Securities Corp., Deposito, Empire Funding Corp., Transferor, Servicer and Claims Administrator, EFC Securitized Assets, L.C., Contract of Insurance Holder, and First Bank National Association, Trustee for the Empire Funding Home Loan REMIC Trust 1997-A, for legally and sufficient consideration, do hereby grant, sell, assign, transfer, set over, and convey unto:

## THE UNITED STATES OF AMERICA

(U.S. Department of tousing and Urban Development, whose address is 470 L'Enfant Plaza East Ste. #3113, Washington, DC 20410) its successors and assigns, all assignor's right, title and interest in and to one certain Mortgage or Dred of Trust dated AUGUST 17, 1996, executed by ROOSEVELT TULLUS AND HAVEN L. GRIFFIN AND ELIZABETH JONES (hereinafter referred to as "Mortgagor") in favor of ALARD HOME IMPROVEMENTS CORP., recorded in Doc/Instr #IR-96963911, on 12-23-96, OFFICIAL Records of COOK County, ILLINOIS and securing payment of that certain debt

instrument executed by Mortgagor on even date therewith, in the original principal amount of \$3,265.00 and encumbering the real property described below, to-wit:

5237 W. OHIO, CHICAGO, IL 60644

Pin #: 16-09-117-009

LOT 46, IN BLOCK 3 (EXCEPT THAT PART TAKEN FOR STREET) IN E.P. STEVENS ADDITION TO CHICAGO. A SUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINGIS.

Executed on January 13, 1998. Attest (Witness): By: Name: CHRISTINA HATI Vice President State of MINNESOTA Ramsey County of

HATFIELD, acting in her individual capacity as the duly appointed Vice President for First Bank

National Association.

The forgoing instrument was acknowledged before me on

PREPARED BY & RETURN TO:

EMPIRE FUNDING CORP. 9737 Great Hills Trail Austin, TX 78759 (800) 206-9004 SUSAN GOTTSCHALK 600HDHLDGC

Loan No.

75233

DEBORAH J. FRANCO NOTARY PUBLIC - MINNESOTA