

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. GARDNER
RECORDER

TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt whereof is hereby acknowledged,
EquiFirst Corporation does hereby transfer, convey, and assign unto:

EFC Holdings Corporation

their heirs, executors, administrators 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

Frank D. Beecham, Sr. and Lisa M. Beecham
to

EquiFirst Corporation
820 Forest Point Circle
Charlotte, NC 28273

dated the 27th day of April, 1998, and duly recorded in the
Office of the County Recorder, for LAKE County, State of Indiana, in
Book No. -, Page -. UNST# 98032964

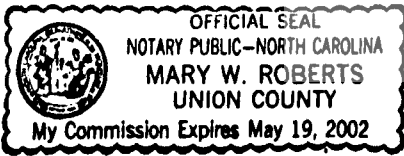
Witness our hand and seal this 10th day of May, 1998.

EquiFirst Corporation

By: Jill Douglas, Assistant Vice President

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Seal-Stamp



On this 10th day of May, 1998, before me, the
undersigned, a Notary Public in and for said County, personally appeared Jill
Douglas, Assistant Vice President of EquiFirst Corporation, a North Carolina
corporation, and acknowledged that by authority duly given and as the free and
voluntary act of the Corporation she executed the foregoing instrument for and
on behalf of the Corporation.

0040319550

Witness my hand and official stamp or seal.
My commission expires May 19, 2002.

Mary W. Roberts
Notary Public

Prepared By:
The Money Store
Nena Carroll
4837 Watt Avenue
North Highlands, GA 30060
818-817-0310

Record and Return to:
The Money Store
Document Recording
P.O. Box 13309
Sacramento, CA 95813-3309

e:\poc\cler\outsource\assign\IN.doc

12th/1998
CK# 06823
\$24.00

Legal Description
Exhibit A

In Re: Frank D. Beecham Sr. and Lisa M. Beecham, husband and wife
2522 White Oak Ave.
Whiting, Indiana, 46394

LOT 1 IN BLOCK 6 IN LAKE SHORE SUBDIVISION NO. 1, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 26, PAGE 9, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

