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2000 JAN 26 AM 10:10

MORRIS W. CARTER  
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**

**PLEASE RECORD FIRST**

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

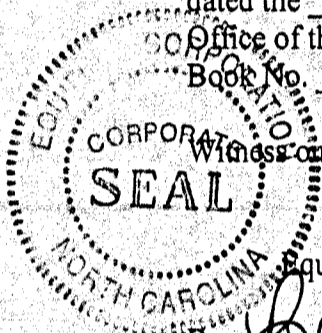
Donald M. Guth and Johanna M. Guth

to

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

dated the 10 day of June, 1999, and duly recorded in the  
Office of the County Recorder, for Lake County, State of Indiana, in  
Book No. \_\_\_\_\_, Page #99049226

Witness our hand and seal this 11th day of June, 1999.

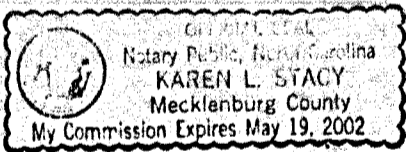


EquiFirst Corporation

By: Renee Y. Parlato, Assistant Vice President-Renee' Y. Parlato

STATE OF NORTH CAROLINA  
COUNTY OF MECKLENBURG

Seal-Stamp



On this 11th day of June, 1999, before me, the undersigned, a Notary Public in and for said County, personally appeared Renee' Y. Parlato, 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.

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

Karen L. Stacy  
Notary Public-Karen L. Stacy

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This instrument was prepared by:  
Julie Cooney  
EquiFirst Corporation  
820 Forest Point Circle  
Charlotte, North Carolina 28273

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



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