

ASSIGNMENT OF DEED OF TRUST

Record and return to:

Attention: Bill Petrina

Consumer Loan Center (P5-PCLC-01-I)

2730 Liberty Avenue

Pittsburgh, PA 15222

ENI

This instrument prepared by: CATHERINE BOATMAN E-LOAN, INC. 6230 STONERIDGE MALL ROAD PLEASANTON, CA 94588 1-888-356-2622

ENVELOPE

LOAN #: E0297101

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 6230 STONERIDGE MALL ROAD, PLEASANTON, CA 94588

does hereby grant, sell, assign, transfer and convey, unto

E*Trade Bank

existing under the laws of VIR9IMA whose address is

, a corporation organized and (herein "Assignee"),

671 North Glebe Rd. ARLington, VA 22203

all beneficial interest under a certain Deed of Trust, dated JULY 23, 2004 VINCENT G. HIGGINS AND DEBORAH S. HALL , HUSBAND AND WIFE

, made and executed by

to Todd Cline

property situated in Forsyth

Trustee, upon the following described County, State of NORTH CAROLINA

See Exhibit "A"/legal description attached hereto and made a part hereof.

APN #: 1046 024

such Deed of Trust having been given to secure payment of

\$30,000.00 which Deed of Trust is of record (Original Principal Amount)

in Book, Volume, or Liber No. BK: RE 2495

, at page 3375

(or as No. 20040 56773 - 00013)

of the 68-18-2004 State of NORTH CAROLINA

Records of Forsyth

, together with the note(s) and obligations therein described, the money due and to become due thereon with interest, and all rights accrued or to accrue under such Deed of Trust.

LOAN #: E0297101

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on JANUARY 31, 2005

E-LOAN, INC., A DELAWARE CORPORATION

By:

| Bullynn Senesky | MARILYNN SENESKY | MARILYN SEN

Seal:

SHIPPING DELIVERY MANAGER

State of CALIFORNIA

County of ALAMEDA

3<u>1st</u> , personally came before me, day of JANUARY 2005 This KRISTIN L. GALLY Notary for said County and State, MARTLYNN SENESKY of the who, being by me duly sworn, says that he/she is SHIPPING DELIVERY MANAGER E-LOAN, INC., A DELAWARE CORPORATION and that the seal affixed to the foregoing instrument in writing is the corporate seal of said company, and that said writing was signed and sealed by him/her in behalf of said corporation by its authority duly given. And the said acknowledged the said writing to be the act and deed of said corporation. ス|ダ Witness my hand and official seal, this day of My Commission Expires:

Notary Public

KRISTIN L. GALLY
Comm. # 1346232
NOTARY PUBLIC - CALIFORNIA
Alemeda County
My Comm. Expires Merch 10, 2006

STATE OF NC - FORS TH CO

The foregoing certificate(s) of:

NP(s)

is certified to be correct at the date of recordation shows on the first page thereof,
Dickie C. Wood, Register of Deeds by:

Deputy/Asst.

Exhibit A

LEGAL DESCRIPTION

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN THE CITY OF WINSTON SALEM, FORSYTH COUNTY, NORTH CAROLINA AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:BEGINNING AT AN EXIATING IRON POST,

SAID IRON POST BEING LOCATED IN THE NORTHERN RIGHT OF WAY LINE OF BRANTLEY STREET APPROXIMATELY 120 FEET WEST FROM THE NORTHWESTERN MOST INTERSECTION OF BRANTLEY STREET AND LOCKLAND AVENUE AND SAID EXISTING IRON POST ALSO MARKING THE SOUTHEASTERNMOST CORNER OF LOT 24 AND SOUTHWESTERNMOST CORNER OF LOT 25, PLAT BOOD 2, PAGE 96 (2) FORSYTH COUNTY REGISTRY, AND FROM SAID POINT AND PLACE OF BEGINNING THE FOLLOWING COURSES AND DISTANCES; NORTH 89 DEG. 0 MIN. WEST ALONG SAID RIGHT OF WAYLINE OF BRANTLEY STREET, 59.88 FEET TO AN EXISTING IRON POST; THENCE NORTH 01 DEG. 02 MIN. 46 SEC. EAST 159.94 FEET TO AN EXISTING IRON POST; THENCE SOUTH 89 DEG. 16 MIN. 42 SEC. EAST 60.01 FEET TO AN EXISTING IRON POST; THENCE SOUTH 01 DEG. 05 MIN. 30 SEC. WEST 160.24 FEET TO AN EXISTING IRON POST BEING THE POST AND PLACE OF BEGINNING. ALL OF SAID PROPERTY BEING DESCRIBED IN AN UNRECORDED SURVEY BY JOSEPH E. FRANKLIN, R.L.S. DATED DECEMBER 1, 1988.

PROPERTY IS ALSO BEING DESCRIBED AS ALL OF LOT 24 OF ARDMORE, SECTION 4, AS RECORDED IN PLAT BOOK 2, PAGE 96 (2) AND ALSO BEING DESCRIBED ON THE TAX MAP OF FORSYTH COUNTY AS BLOCK 1046 LOT #24.PROPERTY HEREIN ABOVE DESCRIBED WAS ACQUIRED BY GRANTOR BY INSTRUMENT RECORDED IN: BOOK

1880 AT PAGE 1515 FORSYTH COUNTY RECORDS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

PID: 1046 024