

2005040742 00059


 FORSYTH CO, NC FEE \$20.00
 PRESENTED & RECORDED:
 06-27-2005 10:20 AM
 DICKIE C WOOD
 REGISTER OF DEEDS
 By: E NAVARRO DPTY
 BK:RE 2577
 PG:1159-1161

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

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
whose address is

Virginia

, 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
 in Book, Volume, or Liber No. BK:RE 2495 (Original Principal Amount)
 of the 08-12-2004 Records of Forsyth, at page 3375 (or as No. 2004050713-00013)
 State of NORTH CAROLINA County,
 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: *Marilynn Senesky*
(Signature)
MARILYNN SENESKY
SHIPPING DELIVERY MANAGER

Seal:

State of CALIFORNIA

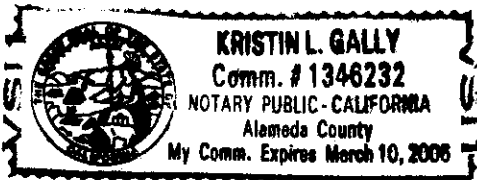
County of ALAMEDA

This 31st day of JANUARY, 2005, personally came before me, KRISTIN L. GALLY,
Notary for said County and State, MARILYNN SENESKY,
who, being by me duly sworn, says that he/she is SHIPPING DELIVERY MANAGER of the
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.

Witness my hand and official seal, this 31st day of January, 2005.

My Commission Expires:



Notary Public *Kristin L. Gally*

STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

Kristin L. Gally NP(s)
is certified to be correct at the date of recordation shown on the first page thereof,
Dickie C. Wood, Register of Deeds by: *[Signature]* 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 EXISTING 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