*After recording, return to: After Recording Return To: Richardson Consulting Group 505-A San Marin Drive #110 Novato, CA 94945

#1433200 RANDY G HECKLEY 102625

Space above this line for Recorder

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For value received the undersigned, FAIRBANKS CAPITAL CORP., hereby grants, assigns and transfers to EMC MORTGAGE CORPORATION all of the undersigned's right, title and interest in and to that certain Mortgage/Deed of Trust listed on Exhibit A, attached hereto, together with the note or notes described or referred to in the said Mortgage/Deed of Trust, the money due and to become due thereon with interest, and all rights accrued under the said Mortgage/Deed of Trust, without recourse. This Assignment is made without recourse to Assignor and without representation or warranty by Assignor, express or implied. To have and to hold the same unto the said Assignee / Transferee and its successors, heirs and assigns forever. Executed this 23rd day of December, 1996.

WITNESS

FAIRBANKS CAPITAL CORP.

NAME:

Kim A. Stevenson

ITS:

Vice

President/Treasurer

STATE OF UTAH

COUNTY OF SUMMIT

Before me, the undersigned, a Notary Public in and for the said County and State, personally appeared KIM A STEVENSON as VICE PRESIDENT/TREASURER for the above-named FAIRBANKS CAPITAL CORP., who represented that he is duly authorized to sign for said corporation and who acknowledged that he signed the foregoing instrument and that the same is his free and voluntary act and deed of said corporation. In testimony and witness whereof, I have hereunto set my hand and official seal.

Prepared By: EMC Mortgage Corporation 222 West Las Colinas Blvd. #600 Irving, TX 75039

Notary Public

NOTARY PUBLIC SHELLEY K. MCGUIRE

967 South 300 West Heber City, Utah 84032 My Commission Expires October 21, 1998 STATE OF UTAH

0407108 BK 0 2 9 7 PG 3 1 8 1

EXHIBIT "A"

LOAN NUMBER: 102625

ORIGINATION DATE: 10/19/90

ORIGINATION AMOUNT: 78,000.00

GRANTOR: RANDY G HECKLEY

TRUSTEE: CAL FED ENTERPRISES

LENDER: CALIFORNIA FEDERAL S & L ASSOC

COUNTY: DOUGLAS

STATE: NV

BOOK NUMBER: 1090

PAGE NUMBER: 3442

INSTRUMENT: 237248

RECORDATION DATE: 10/22/90

PROPERTY ADDRESS: 1317 MYERS DR GARDNERVILLE NV

LEGAL DESCRIPTION: AS SET FORTH ON EXHIBIT "B" ATTACHED HERETO.

0407108 BK0297PG3182 **DOUGLAS**

County Ne vada and described as:

LOT 36, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES,

FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY,

STATE OF NEVADA, ON AUGUST 30, 1973, IN BOOK 873, PAGE 1006

AS DOCUMENT NO. 68451.

1317 MYERS DR.

GARDNERVILLE NV 89410

commonly known as

(Street Address)

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

'97 FEB 24 A10:19

LINDA SLATER GRECORPER PAID & DEPUTY

0407108 BK0297PG3183

102625 Heckley