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WHEN RECORDED RETURN TO:
BayView Portfolio Services LLC
3631 S. Harbor Blvd., Suite 200
Santa Ana, CA 92704

ASSIGNMENT OF MORTGAGE OR BENEFICIAL INTEREST IN DEED OF TRUST

108682B RECORD 2ND

FOR VALUE RECEIVED, this 10TH day of December, 1999, the undersigned ("Assignor") having the address of 11350 McCormick Road, suite 502, Hunt Valley, Md. 21031 does hereby grant, bargain, sell, assign, transfer and convey to the following assignee ("Assignee"):

First Union National Bank,
As Indenture Trustee

all of Assignor's right, title, and interest in and to that certain Mortgage or Deed of Trust from SILI MAFUA AND SANDRA MAFUA securing HOMECOMINGS FINANCIAL NETWORK, INC. in the amount of \$130,500.00 dated 4/16/98, recorded 4/24/98 as BOOK 498, PAGE 4530, among the Land Records of DOUGLAS County, NEVADA. REC - IN DOC # 438024

1309 SOUTH SANTA BARBARA DRIVE, MINDEN, NV 89423

Together with all the indebtedness currently due and to become due under the terms of any promissory note or evidence of indebtedness secured thereby.

THIS ASSIGNMENT is made without recourse to Assignor and without representation or warranty by Assignor, express or implied.

ASSIGNOR: EMPIRE MORTGAGE X, INC.

One First Union Center
301 South College Street
Charlotte, NC 28288

BY:

Charles Lott

CHARLES LOTT, PRESIDENT

J. Starkey
WITNESS

STATE OF MARYLAND
COUNTY OF BALTIMORE

The undersigned, a notary public in and for the above-said County and State, does hereby acknowledge that on the day and year set forth below, personally appeared Charles M. Lott, President of EMPIRE MORTGAGE X, INC., as specified above, and being duly sworn by and personally known to the person who executed the foregoing instrument on behalf of said principal, acknowledged to the undersigned that s/he voluntarily executed the same for the purposes therein stated as the free act and deed of said principal.

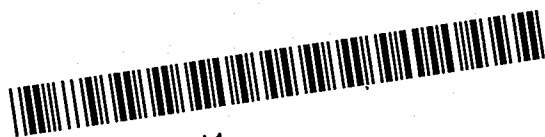
WITNESS my hand and official seal, this 10th day of December 1999.

[SEAL]

Kelly Ann Kern
NOTARY PUBLIC

Kelly Ann Kern, Notary Public
City of Baltimore
State of Maryland
My Commission Expires March 1, 2002

SEAL



00040100941

0497296
BK0800PG1327

SCHEDULE A

Order Number: 98080642

Premium: \$526.40

Date of Policy: April 24, 1998 at 10:12 a.m.

Policy No.: CL-1519-479809

Amount of Insurance: \$130,500.00

Loan No.: 0410816284

1. Name of Insured:

HEMCOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND OR
ASSIGNS AS MORE PARTICULARLY DEFINED IN PARAGRAPH ONE OF THE
CONDITIONS AND STIPULATIONS HEREIN

2. The estate or interest in the land which is encumbered by the insured mortgage is:

A FEE

3. Title to the estate or interest in the land is vested in:

SILI MAFUA and SANDRA MAFUA, husband and wife, as joint tenants

4. The insured mortgage and assignments thereof, if any, are described as follows:

A Deed of Trust to secure an indebtedness in the original amount
stated herein, and/or other obligations secured thereby,

Loan No. : 041-081628-4
Dated : April 16, 1998
Amount : \$130,500.00
Trustor : SILI MAFUA AND SANDRA MAFUA, HUSBAND AND WIFE,
: AS JOINT TENANTS
Trustee : STANDARD TRUST DEED SERVICE COMPANY, A
: CALIFORNIA CORPORATION
Beneficiary : HEMCOMINGS FINANCIAL NETWORK, INC.
Recorded : April 24, 1998
: in Book 498, Pages 4530-4536,
: as Document No. 438024,
: Official Records of Douglas County, Nevada.

**5. The land referred to herein is situated in the State of Nevada, County of Douglas,
and is described as follows:**

Lot 47, Block F, as set forth on the Official plat of MISSION
HOT SPRINGS, UNIT NO. 1, filed in the Office of the Recorder of
Douglas County, Nevada, on July 1, 1987, Book 787, Page 001,
Document No. 157492, and Certificate of Amendment recorded
October 19, 1990, Book 1090, Page 2956, Document No. 237003, of
Official Records.

Assessors Parcel No. 21-040-16

NEW 1420-28-610-003

STEWART TITLE
Guaranty Company

REQUESTED BY
Bayview Portfolio
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 AUG -7 PM 2: 10

LINDA SLATER
RECORDER

\$ ^{8.00} PAID *KE* DEPUTY

0497296

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