

Prepared by
Pixie Ward
Pixie Ward
Collateral Mgmt Dept
7800 McCloud Rd
Greensboro, NC 27409

When Recorded, mail to:

Oakwood Acceptance Corp., LLC
PO Box 35607
Greensboro, NC 27499-4394

ASSIGNMENT OF MORTGAGE

Oakwood Acceptance Corporation, LLC a Delaware Limited Liability Company (the "Assignor"), for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, hereby absolutely sells, transfers, assigns, delivers, sets-over and conveys to JP MORGAN CHASE BANK, (1111 Fannin Street, 12 Floor, Houston, Texas 77002), AS TRUSTEE U/A DATED AS OF MARCH 1, 2002, (the "Assignee"), without recourse or warranty, the Assignor's right, title and interest in the following:

The Mortgage or Deed of Trust identified on Exhibit A hereto (The Mortgage"), involving the Promissory Note or other evidence Of indebtedness secured by such Mortgage (the "Note") and all Liens and security interests securing the payments of the Note.

TO HAVE AND TO HOLD the Mortgage, together with all and singular the rights and privileges thereunto in any way belonging unto Assignee, its successors and assigns, forever.

DATED the 1st day of March 2002.

Oakwood Acceptance Corporation,
Assignor:

Derek M. Surette
Derek M. Surette, Vice President

STATE OF NORTH CAROLINA
COUNTY OF RANDOLPH

I, Valeria L. Penry, a Notary Public in and for the State of North Carolina, do hereby certify that Derek M. Surette who acknowledged himself to be Vice President of Oakwood Acceptance Corporation, a North Carolina corporation, as Assignor in the foregoing instrument bearing the date personally appear before me in the jurisdiction aforesaid and he executed the instrument on behalf of said corporation for the purposes therein contained.

Witness my hand and official seal this 1st day of March 2002

Valeria L. Penry
Valeria L. Penry, Notary Public

My Commission Expires: March 6, 2005



EXHIBIT "A"

ACCT# 2526077

THAT CERTAIN MORTGAGE DATED 09/28/01 EXECUTED BY, JOSE RUBEN GARZA, IN FAVOR OF, FIRST AMERICAN TITLE, TRUSTEE AND FOR THE BENEFIT OF OAKWOOD ACCEPTANCE CORPORATION, LLC CORPORATION, SECURING THE ORIGINAL PRINCIPAL AMOUNT OF \$ 91,433.39 RECORDED ON 10/03/01 IN THE OFFICIAL RECORDS OF THE RECORDING OFFICE OF LINCOLN COUNTY, IN THE STATE OF, NEVADA, BOOK 158 PAGE 588.

LEGAL DESCRIPTION

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF LINCOLN, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS:

PARCEL # 12 AS SHOWN ON AMENDED PARCEL MAP FOR JAMES VINCENT, FILED IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA ON SEPTEMBER 24, 1997 IN BOOK B PAGE 64 OF PLATS AS FILE # 109750, AND RECORDED NOVEMBER 18, 1997 IN BOOK B, PAGE 71 OF PLATS AS FILE # 110132, LOCATED IN A PORTION OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 15, TOWNSHIP 1 NORTH, RANGE 67 EAST, M.D.B. & M

NO. **118094**

FILED AND RECORDED AT REQUEST OF
OAKWOOD ACCEPTANCE CORP.
MAY 3, 2002

AT 35 MINUTES PAST 12 O'CLOCK
PM IN BOOK 163 OF OFFICIAL
RECORDS PAGE 271 LINCOLN
COUNTY NEVADA

Julian Bonchuk
COUNTY RECORDER