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RECORDING REQUESTED BY: REFCO MORTGAGE
SECURITIES, INC.

8/15
AFTER RECORDING, RETURN TO:
REFCO MORTGAGE SECURITIES, INC.
959 RIDGEWAY LOOP BLVD.
MEMPHIS, TN 38119

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ASSIGNMENT OF DEED OF TRUST

LOAN #54557

STATE OF NORTH CAROLINA
COUNTY OF FORSYTH

FOR VALUE RECEIVED, the undersigned grants, assigns and transfers to
D & N SAVINGS BANK, F.S.B.
400 QUINCY STREET
HANCOCK, MI 49930
a certain Deed of Trust dated 11/18/85, executed by

JEFFREY R. TOWNSEND AND WIFE, LORRAINE A. TOWNSEND

to IRVIN R. SINK, Trustee, recorded in Book 1515, Page 0981 in the records of the office
of the Register of Deeds of FORSYTH COUNTY, State of NORTH CAROLINA.

THIS ASSIGNMENT is made without recourse on or to Assignor herein.

IN WITNESS WHEREOF, REFCO MORTGAGE SECURITIES, INC. has caused this instrument to be
signed and duly executed by its authorized officer(s).

Dated 04/13/87

REFCO MORTGAGE SECURITIES, INC.

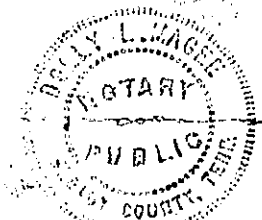
By Susan Fossee
SUSAN FOSSEE, ATTORNEY-IN-FACT

WITNESS: Ramona Martin
Ramona Martin

STATE OF TENNESSEE
COUNTY OF SHELBY

I, DOLLY L. MAGEE, a Notary Public of Shelby County, Tennessee do hereby certify that
SUSAN FOSSEE, attorney in fact for REFCO MORTGAGE SECURITIES, INC., personally appeared
before me this day, and being by me duly sworn, says that she executed the foregoing and
annexed instrument for and in behalf of REFCO MORTGAGE SECURITIES, INC., and that her
authority to execute and acknowledge said instrument is contained in an instrument duly
executed, acknowledged, and recorded in the office of the Register of Deeds of Forsyth
County, North Carolina, on Book 1599, page 0189, and that this instrument was executed
under and by virtue of the authority given by said instrument granting her power of attorney;
the the said SUSAN FOSSEE acknowledge the due execution of the foregoing and annexed
instrument for the purposes therein expressed for and in behalf of the said REFCO MORTGAGE
SECURITIES, INC.

I do further certify that I am not a party to the attached instrument.
WITNESS my hand and official seal this 13th day of APRIL, 1987.



Dolly L. Magee
DOLLY L. MAGEE NOTARY PUBLIC

My Commission Expires 04/22/91

STATE OF NORTH CAROLINA—Forsyth County

The foregoing (or annexed) certificate of Dolly L. Magee N.P. Shelby Co. Tenn.
PRESENTED TO ME BY NAME and official title of the officer signing the certificate (passed upon)

is (are) certified to be correct. This the

22 SEP 22 10 02 AM '87 September 19 87

L. E. SPEAS
REGISTER OF DEEDS
FORSYTH CO., N.C.

L. E. Speas, Register of Deeds

By Olivia Swinson Deputy Assistant

Probate and Filing Fee \$ 5.00

BOOK 1623 P 2434