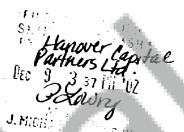
146818

BOOK 233 PAGE 427

This instrument prepared by and After recording, please return to: Hanove: Capital Partners Ltd. 100 Metroplex Drive - Ste. 301 Edison, NJ 08817





Loan No.: Investor No.:

0802709402

Seq#: EMC#: 7416613 WASHINGTON

ASSIGNMENT OF DEED OF TRUST AND OTHER LOAN DOCUMENTS

THE FEDERAL DEPOSIT INSURANCE CORPORATION, in its capacity as CONSERVATOR for SUPERIOR FEDERAL BANK, FSB whose address is 1776 F Street, N.W., Washington, D.C. 20429 ('Assignor'), in connection with that certain Purchase and Sale Agreement between Assignor and EMC Mortgage Corporation, whose address is 909 Hidden Ridge Drive, Suite 200, Irving, Texas 75038 ('EMC'), dated as of January 22, 2002 (the 'Sale Agreement'), and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration paid by EMC, hereby grants, assigns, sells, transfers, sets over, conveys and quitclaims, effective as of December 31, 2001, to LaSalle Bank National Association ('Assignee'), formerly known as LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated December 1, 1999 among AFC Trust Series 1999-4, as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank National Association, as Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 1999-4, and any amendments thereto, whose address is c/o EMC Mortgage Corporation, 909 Hidden Ridge Drive, Suite 200, Irving, TX 75038, and Assignee's successors and assigns, without recourse, and without representation or warranty, whether express, implied or created by operation of law, the following:

- that certain DEED OF TRUST recorded 11/16/99, as Instrument Number 136831 in Book/Velume/Liber/Register/Reel 194, at Page/Folio 983, among the land records of SKAMANIA County, WA, from MICHAEL J POLEN & SHERI SUE POLEN, Borrower to ALLIANCE FUNDING COMPANY, Lender as amended or modified (the "Mortgage"), which DEED OF TRUST secures that certain promissory note dated 11/15/99 in the amount of \$51,200,00; and
 - such other documents, agreements, instruments and other collateral that evidence, secure or otherwise relate to Assignor's right, title or interest in and to the Mortgage and/or the Noie, including without limitation the title insurance policies and hazard insurance policies that might presently be in effect.

PROPERTY ADDRESS:

LOT 201, OF NORTHWOODS COMMUNITY, COUGAR, WA 98616

a division of Superior Bank, FSB

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BOOK 233 PAGE 428

TO HAVE AND TO HOLD unto Assignee and its successors and assigns forever.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered by its duly authorized attorney-in-fact as of this $March\ 21,\ 2002.$

In Presence of:

FEDERAL DEPOSIT INSURANCE CORPORATION, in its capacity as CONSERVATOR for SUPERIOR FEDERAL BANK, FSB

N. Schein Title: Attorney-in-Fact

ACKNOWLEDGMENT

State of

NEW JERSEY

County of

ESSEX

The undersigned, a notary public in and for above-said County and State, does hereby acknowledge that N. Schein, Attorney-in-Fact for FEDERAL DEPOSIT INSURANCE CORPORATION, in its capacity as CONSERVATOR for SUPERIOR FEDERAL BANK, FSB, personally appeared before me this day, and being by me duly sworn, says that s/he, being informed of the contents, voluntarily executed the foregoing and annexed instrument for and on behalf of such entity.

WITNESS my hand and official seal this March 21, 2002.

SHIRLEY A. GÉRWIN Notary Public, State of New Jersey

No. 2277087 Qualified in Essex County Commission Expires

July 18, 2006

Notary Public

My commission expires July 18, 2006

Loan No.: Investor No.: 9802709402

Seq#: EMC#:

7416613

WASHINGTON

BOOK 233 PAGE 429

JOINDER

FEDERAL DEPOSIT INSURANCE CORPORATION in its capacity as Receiver for SUPERIOR BANK FSB, predecessor-in-interest to Assignor with respect to the above-referenced Instrument, hereby grants, assigns, sells, transfers, sets over, conveys and quitclaims to Assignee any and all interest it may have in the above-referenced Instrument, and hereby joins in the assignment and conveyance of the Instrument to Assignee, without representation or warranty, whether express, implied or created by operation of law.

> FEDERAL DEPOSIT INSURANCE CORPORATION, in its capacity as RECEIVER for SUPERIOR BANK, FSB

Name N Title: Attorney-in-Fact

ACKNOWLEDGMENT

State of

NEW JERSEY

County of

ESSEX

The undersigned, a notary public in and for above-said County and State, does hereby acknowledge that N. Schein, Attorney-in-Fact for FEDERAL DEPOSIT INSURANCE CORPORATION, in its capacity as RECEIVER for SUPERIOR BANK, FSB, personally appeared before me this day, and being by me duly sworn, says that s/he, being informed of the contents, voluntarily executed the foregoing and annexed instrument for and on behalf of such entity.

WITNESS my hand and official seal this March 21, 2002.

SHIRLEY A. GERWIN Notary Public, State of New Jersey No. 2277087

Qualified in Essex County Commission Expires July 18, 2006

Notary Public

My commission expires July 18, 2006

Loan No.: Investor No.: 0802709402

Seq#: EMC#:

7416613

WASHINGTON