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99 FEB 12 P3:07

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RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd., Suite 100
Southlake, TX 76092

Send Any Notices To Assignee.

Assignment of Mortgage

For Good and Valuable Consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned,

EMERGENT MORTGAGE CORP. DBA HOMEGOLD, A CORPORATION
3901 Pelham Road, Greenville, SC 29615

(Assignor)

by these presents does convey, grant, bargain, sell, assign, transfer and set over, without recourse, the described mortgage, together with the certain note(s) described therein with all interest, all liens, and any due or to become due thereon to:

FRANKLIN CREDIT MANAGEMENT CORPORATION
Six Harrison St., New York, NY 10013

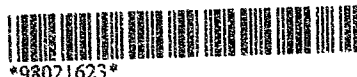
(Assignee)

Said mortgage is recorded in the State of OR, County of Klamath
on 11/18/97, Book M97 Page 37829

Original Mortgagor --: JULIA L. NELSON

Original Mortgagee--: EMERGENT MORTGAGE CORP., DBA HOMEGOLD A CORPORATION

Dated: 11/10/97 Amount: \$ 20,001.21



IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed by its proper officer who was duly authorized by a resolution of its board of directors.

Dated: January 29, 1999

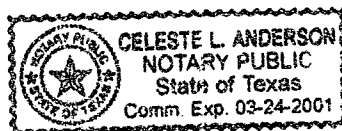
EMERGENT MORTGAGE CORP. DBA HOMEGOLD, A CORPORATION

By:

W. H. Wileman
W. H. Wileman, Attorney In Fact

State of Texas
County of Tarrant

On 01/29/99, before me, the undersigned, a Notary Public for said County and State, personally appeared W. H. Wileman, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he/she is Attorney In Fact of/ for EMERGENT MORTGAGE CORP. DBA HOMEGOLD, A CORPORATION and that he/she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of EMERGENT MORTGAGE CORP. DBA HOMEGOLD, A CORPORATION.



Celeste L. Anderson
Notary public, Celeste L. Anderson

My commission expires: March 24, 2001

Prepared by: T. J. Katz
Orion Financial Group, Inc.
2860 Exchange Blvd., Suite 100
Southlake, TX 76092

OR Klamath

FCMC/FRANK 3/C01

STATE OF OREGON - COUNTY OF KLAMATH: ss.

Filed for record at request of Orion Financial Group the 12th day
of February A.D., 1999 at 3:07 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 5137
Linda Smith, County Clerk

FEE \$10.00

by Kathleen Rose

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