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Skagit County Auditor

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Emerald Bay Financial, Inc.
591 Camino De La Reina Ste 928
San Diego Ca, 92108

Loan # 30202643

ASSIGNMENT OF MORTGAGE

For value received the undersigned **First NLC Financial Services**, Assignor, hereby assigns and transfers to:

Emvest Mortgage Fund; LLC at 591 Camino Del La Reina, Suite 928 San Diego, CA 92108,
as Assignee, without representation, warranty or recourse, all of the Assignor's right, title and interest in and to the said Mortgage together with the note or notes described or referred to in that Mortgage, the money due and to become due thereon with interest, and all liens, security interests and rights accrued or to accrue under the said Mortgage recorded in the real property records of the jurisdiction in which the real property secured by such Mortgage is located, including, without limitation, those documents described herein.

Mortgagor: Michael T. Holmberg
Mortgagee: First NLC Financial Services
Mortgage Date: 10/31/02
Recorded: 10/31/02
Property Address: 1090 Crystal Court, Burlington, WA 98233
AFN: 200210310056

First NLC Financial Services, LLC

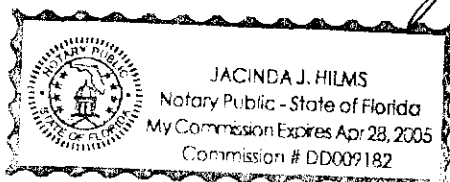
Scott Taylor
Name: Scott Taylor, Esquire
Title: Vice President

Marge Sculley
Witness:

Valerie Bruger
Witness:

**STATE OF FLORIDA
COUNTY OF BROWARD**

On July 15, 2004 before me, the undersigned Notary Public, personally appeared Scott Taylor, Vice President, First NLC Financial Services, LLC, Personally known to me (or proved to my satisfaction) to be the person(s) whose name is subscribed to the within instrument, who acknowledged that he/she/they acknowledged to me that he/she/they executed the same in his/her/their authorized capacity and that by his/her/their signatures on the instrument, the persons or the entity on behalf of which the person acted, executed the instrument.

Witness my hand and official seal the July 15, 2004

Jacinda J. Hilms
Notary Public for the State of Florida