

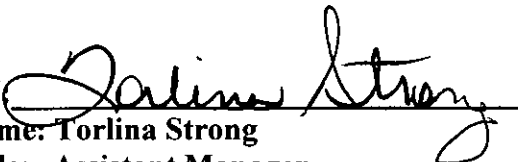
ALLONGE

PAY TO THE ORDER OF Christiana Bank & Trust
Company, As Owner
Trustee Of The

Security National Funding Trust

WITHOUT RECOURSE

UM Capital LLC

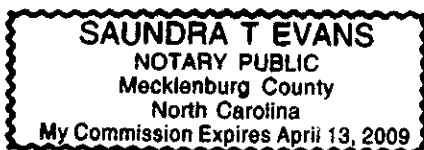
BY 
Name: **Torlina Strong**
Title: **Assistant Manager**

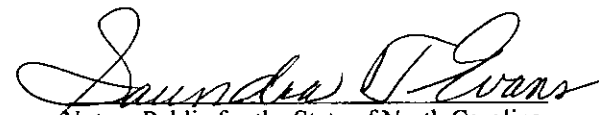
Acct. #: **30132560**
Name: **CHARLES ELY**

STATE OF North Carolina
COUNTY OF Mecklenburg

The undersigned, a notary public in and for the above-said County and State, does hereby acknowledge that on the day and year set forth below, personally appeared, **Torlina Strong, Assistant Manager, for UM Capital LLC** duly sworn by and personally known to the undersigned to be the person who executed the foregoing instrument on behalf of said principal, acknowledged to the undersigned that he voluntarily executed the same for the purposes therein stated as the free act and deed of said principal.

WITNESS my hand and official seal, this 27th day of April 2006.




Notary Public for the State of North Carolina
Saundra T. Evans
My commission Expires: **4-13-2009**

SN Loan # 205536
Borrower: **ELY CHARLES**
Pool 1833