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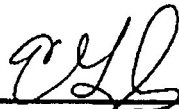
Hemel loan

Pay To The Order Of

Lasalle Bank National Association as Trustee for  
First Franklin Mortgage Loan Trust 2006-FF18,  
Mortgage Loan Asset-Backed Certificates Series  
2006-FF18

**WITHOUT RECOURSE**

FIRST FRANKLIN FINANCIAL CORPORATION



**Eileen J. Gonzales**  
**Assistant Vice President**

NAME MITCHELL, L  
ACCT # 1044786849

This document is an Allonge. The endorsement is an A to D endorsement at the foot of the note on page 2. First Franklin a Division of National City Bank to First Franklin Financial Corporation. The endorsement of First Franklin Financial Corporation is in blank. ("Bearer Paper")

This Allonge is fatally defective because it does not properly identify the property address, the amount of the loan, the full name of the borrower or the origination date.

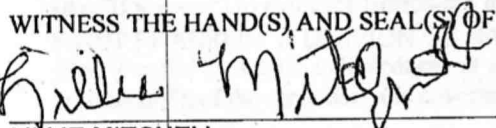
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

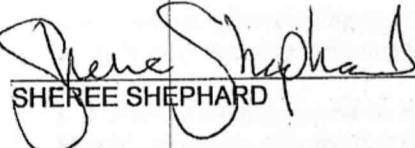
To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 4 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

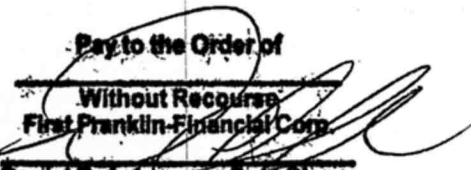
  
LILLIE MITCHELL (Seal) -Borrower (Seal) -Borrower

  
SHEREE SHEPHARD (Seal) -Borrower (Seal) -Borrower

Pay to the order of  
First Franklin Financial Corporation  
without recourse  
First Franklin, a division of National City Bank

By:   
Daniel R. Ackerman, Post Closer

[Sign Original Only]

Pay to the Order of  
Without Recourse  
First Franklin Financial Corp.  
  
Daniel R. Ackerman, Post Closer

THE PREPAYMENT NOTE ADDENDUM ATTACHED HERETO AND MADE A PART HEREOF  
AMENDS THE PREPAYMENT PROVISIONS OF THIS NOTE

Initials Initials Initials Initials Initials Initials

Form 3520 1/01

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