

TRANSFER AND ASSIGNMENT

DRAWN BY AND RETURN TO:
LIBERTY MORTGAGE CORPORATION
ATTN: SHIPPING DEPT.
6491 PEACHTREE INDUSTRIAL BLVD.
DORAVILLE, GA 30360

STATE OF GEORGIA)
COUNTY OF DEKALB)

FOR VALUE RECEIVED, the undersigned LIBERTY MORTGAGE CORPORATION,
does hereby grant, bargain, sell, convey, assign and deliver unto FEDERAL
HOME LOAN MORTGAGE CORPORATION 2839 PACES FERRY RD, NW ATLANTA, GA 30339,
its successors and assigns, those certain mortgages hereinafter more particularly
and filed as indicated below, together with debts thereby secured, the notes
therein described and all its interest in and to the lands and properties
conveyed by said mortgages, via:

NAME(S) OF MORTGAGOR	BOOK	PAGE	COUNTY	STATE
MICHAEL R. KNERR AND KELLY A. KNERR	1993-12167		SHELBY	ALABAMA

Inst # 1993-20775

07/15/1993-20775
12:29 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said FEDERAL HOME LOAN MORTGAGE CORPORATION,
its successors and assigns, forever.

IN WITNESS WHEREOF, the said LIBERTY MORTGAGE CORPORATION
as owner of said mortgages has caused these presents to be executed this the
4th day of JUNE, 19 93.

LIBERTY MORTGAGE CORPORATION
BY: [Signature] K. WEST, AVP

ATTESTED
BY: [Signature] GLORIA CRAIG, AVP

STATE OF GEORGIA)
COUNTY OF HALL)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that K. WEST and
GLORIA CRAIG, whose names as ASST. VICE PRES
and ASST. VICE PRES., respectively, of LIBERTY MORTGAGE
CORPORATION, are signed to the foregoing instrument, and who are known to
me, acknowledged before me on this day that, being informed of the contents of
the conveyance, they as such officers and with full authority, executed same
voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 4th day of JUNE,
19 93.

[Signature]
Notary Public

My commission expires: Notary Public, Hall County, Georgia.
My Commission Expires July 17, 1995.