

TRANSFER AND ASSIGNMENT

STATE OF GEORGIA)
COUNTY OF DEKALB)

FOR VALUE RECEIVED, the undersigned FIRST LIBERTY BANK,
does hereby grant, bargain, sell, convey, assign and deliver unto LIBERTY
MORTGAGE CORPORATION 6491 PEACHTREE INDUSTRIAL BLVD. DORAVILLE, GA 30360,
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
Gary D. Huggins, and Mary L. Huggins	Inst # 1993-21804		Shelby	ALABAMA

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

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

IN WITNESS WHEREOF, the said FIRST LIBERTY BANK
as owner of said mortgages has caused these presents to be executed this the
2nd day of August, 19 93.

BY: 

Inst # W593-4867-5 SECRETARY

09/18/1993-28780

02:47 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50

ATTESTED

BY: _____

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
Asst. Secretary, whose names as Asst. Secretary
and FIRST LIBERTY BANK, respectively, of FIRST LIBERTY BANK
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 2nd day of August,
19 93.


Notary Public

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