

TRANSFER AND ASSIGNMENT

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:

Inst # 1993-39295

NAME(S) OF MORTGAGOR	BOOK Instrument No.	PAGE	COUNTY	STATE
Philip A Oinos and Joan M Onios , his wife	1993-33960		Shelby	ALABAMA

12/09/1993-39295
08:16 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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
3 day of November, 19 93.

LIBERTY MORTGAGE CORPORATION

BY: [Signature]

K West Asst. Vice President

STATE OF GEORGIA)
COUNTY OF Gwinnett)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that K West

, whose names as Asst Vice President
, 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 3 day of November,
19 93.

[Signature]
Notary Public Phyllis Richardson

My commission expires: 02/08/97