

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

JOHN J. COTTER, JR, AND PATRICIA B. COTTER 1993 / 32640 SHELBY ALABAMA

Inst # 1993-39665
12/10/1993-39665
11:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

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
1st day of NOVEMBER, 19 93.

FIRST LIBERTY BANK

BY: K. West

K. WEST, ASST. SECRETARY

ATTESTED

BY: Dana Jeanminette

DANA JEANMINETTE

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
DANA JEANMINETTE, whose names as ASST. SECRETARY
and SHIPPER, 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 1st day of NOVEMBER,
19 93.

Tracy ASK
Notary Public

My commission expires:

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