

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
Bruce L Carpenter and Ann K Carpenter	Inst. # 1993-21346		Shelby	ALABAMA

Inst # 1994-20431

06/28/1994-20431
12:21 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 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
23 day of July, 19 93.

BY: [Signature]
K WEST Asst Secretary

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. Secretary
, 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 23 day of July,
19 93.

[Signature]
Notary Public Phyllis Richardson

My commission expires: 02/08/97