

TRANSFER AND ASSIGNMENT

STATE OF GEORGIA )  
COUNTY OF DEKALB )

FOR VALUE RECEIVED, the undersigned LIBERTY SAVINGS BANK, FSB,  
does hereby grant, bargain, sell, convey, assign and deliver unto  
THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. 7485 NEW HORIZON WAY  
FREDERICK, MD 21701,  
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<br>MORTGAGOR                         | BOOK | PAGE | COUNTY | STATE   |
|---|------|------|--------|---------|
| GARY L. HOWARD AND<br>DIANA G. HOWARD, HIS WIFE | 398  | 467  | SHELBY | ALABAMA |

05/08/1992-7803  
03:40 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NCD 6.50

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.  
its successors and assigns, forever.

IN WITNESS WHEREOF, the said LIBERTY SAVINGS BANK, FSB  
as owner of said mortgages has caused these presents to be executed this the  
27TH day of MARCH, 19 92.

LIBERTY SAVINGS BANK, FSB

BY: W. SCROGGY, APP

ATTESTED

BY: Charles A. Wathen

CHARLES A. WATHEN, VP

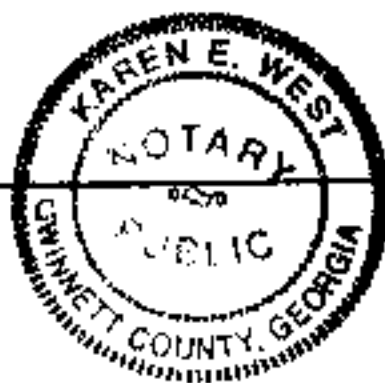
STATE OF GEORGIA )  
COUNTY OF GWINNETT )

I, the undersigned authority, a Notary Public, in and for said county, in  
said state, hereby certify that W. SCROGGY and  
CHARLES A. WATHEN, whose names as ASSISTANT VICE PRESIDENT  
and VICE PRESIDENT, respectively, of LIBERTY SAVINGS  
BANK, FSB, 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 27TH day of MARCH,  
19 92.

Karen E. West  
Notary Public

My commission expires:



Notary Public, Gwinnett County, Georgia  
My Commission Expires Dec. 31, 1998

Larry H. Halcrow