

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 _____
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	Instrument No. BOOK XXXXXXX PAGE	COUNTY	STATE
Karen L. Smith and husband, F. Warren Smith	1992-11795	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 LIBERTY SAVINGS BANK, FSB
as owner of said mortgages has caused these presents to be executed this the
24th day of June, 1992.

LIBERTY SAVINGS BANK, FSB

BY: Charles A. Wathen

CHARLES A. WATHEN, V.P.

Inst # 1992-13806

ATTESTED

BY: Ann Nesmith

ANN NESMITH, AVP

STATE OF GEORGIA)
COUNTY OF Dekalb)

07/13/1992-13806

02:44 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 MCO 6.58

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that Charles A. Wathen and
Ann NeSmith, whose names as Vice President
and Asst. 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 24th day of June,
19 92.

Ann Nesmith
Notary Public

My commission expires:

Notary Public, DeKalb County, Georgia
My Commission Expires Sept. 22, 1993