

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., STE 700, ATLANTA**,
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	<i>Instrument #</i> BOOK PAGE	COUNTY	STATE
Karen L. Smith and Husband, F. Warren Smith	1992 - 11795	Shelby	ALABAMA

** GA, 30339

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
24th day of June, 19 92.

BY: [Signature]
Inst # 1992-28798, AVP

ATTESTED

BY: Ann NeSmith
ANN NESMITH, AVP

STATE OF GEORGIA)
COUNTY OF Dekalb)

12/02/1992-28798
03:45 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 6.50

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

My commission expires: Notary Public, DeKalb County, Georgia
My Commission Expires Sept. 12, 1995

Courtney