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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, Ga. 30339,
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

Ronald W. Kemp, SR, and
Bernice M. Kemp

Shelby

ALABAMA

1993 - 0749st * 1993-16359

06/07/1993-16359
03:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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
22nd day of March, 19 93.

BY:


WILLIAM A. FOWLER, JR., A.V.P.

ATTESTED

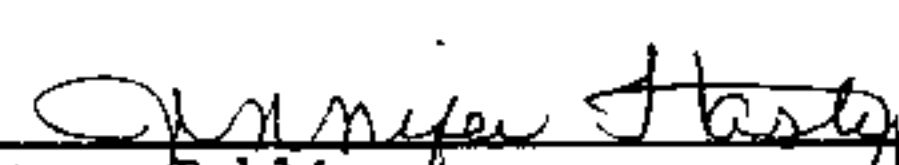
BY:


K. WEST, AVP

STATE OF GEORGIA)
COUNTY OF DeKalb)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that William A. Fowler, Jr. and
Karen West, 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 22nd day of March,
19 93.


Notary Public

My commission expires MY COMMISSION EXPIRES FEBRUARY 8, 1997