

TRANSFER AND ASSIGNMENT

DRAWN BY AND RETURN TO:
LIBERTY MORTGAGE CORPORATION
ATTN: SHIPPING DEPT.
6491 PEACHTREE INDUSTRIAL BLVD.
DORAVILLE, GA 30360

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
MICHAEL R. KNERR AND KELLY A. KNERR	1993	-12167	SHELBY	ALABAMA

Inst # 1993-20774

07/15/1993-20774
12:29 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
4th day of JUNE, 19 93.

BY: [Signature]
K WEST, ASST. SECRETARY

ATTESTED
BY: [Signature]
GLORIA CRAIG, BANKING OFFICER
STATE OF GEORGIA)
COUNTY OF HALL)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that K. WEST and
GLORIA CRAIG, whose names as ASST. SECRETARY
and BANKING OFFICER, 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 4th day of JUNE,
19 93.

[Signature]
Notary Public
My commission expires: Notary Public, Hall County, Georgia.
My Commission Expires July 17, 1995.