

TRANSFER AND ASSIGNMENT

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
Scott R. Miller and Wife, Joanne S. Miller	1993	15978	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 FIRST LIBERTY BANK
as owner of said mortgages has caused these presents to be executed this the
16TH day of JULY, 19 93.

BY: [Signature]
K. WEST, ASST. SECRETARY

ATTESTED [Signature] Inst # 1993-27855
BY: SCOTT D. MILLER, ASST. VICE PRESIDENT

STATE OF GEORGIA)
COUNTY OF Gwinnett)
09/13/1993-27855
11:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that K. WEST and
ASST. VICE PRESIDENT, whose names as ASST. SECRETARY
and SCOTT D. MILLER, respectively, of FIRST LIBERTY BANK
[Signature], 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 16TH day of JULY,
19 93.

[Signature]
Notary Public

My commission expires: _____

MY COMMISSION EXPIRES FEBRUARY 8, 1997

Bynum