

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

Robert D. Cowan, and
Betty H. Cowan, Husband and Wife

Inst #

BOOK PAGE

1993 - 08086

COUNTY

STATE

Shelby 29719
Inst # 1993-29719

Alabama

09/27/1993-29719
01:40 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
6th day of April, 1993.

First Liberty Bank

BY:

Gloria Craig
GLORIA CRAIG, BANKING OFFICER

ATTESTED

BY:

K. West
K. WEST, ASST. SECRETARY

STATE OF GEORGIA)
COUNTY OF XXXXXX Gwinnett)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that Gloria Craig Banking Officer and
Karen West, whose names as Asst. Secretary, 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 6th day of April,
1993.

[Signature]
Notary Public

My commission expires: MY COMMISSION EXPIRES FEBRUARY 8, 1997