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Loan# 3142794
Serv# 3142794
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DEC 30 1993

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For value received, PHMC, Inc. and P.H. Mortgage Company Inc. Doing Business as
The Prudential Home Mortgage Company, Inc.
here by sells, assigns
and transfers to :

First Trust National Association, As Trustee 1993-10
180 East Fifth Street
Saint Paul, MN 55101

its successors and assigns, all of its rights, title, and interest in and to a
certain mortgage/deed of trust executed by:
MICHAEL J. HEFRON AND KAREN B. HEFRON, HUSBAND AND WIFE

to THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.

and bearing date 10/30/92
and recorded in the office of the recorder SHELBY
State of ALABAMA in Book No.
Document No. 14903245 on the date 2-3-93

County,
on Page No. as

Signed the 14th day of November, 1992

PHMC, Inc. and P.H. Mortgage Company Inc. Doing Business as
The Prudential Home Mortgage Company, Inc.

Witness By

Thomas Fraley
Thomas Fraley
Assistant Secretary

Victor B. Fox
Victor B. Fox
Vice-President

Witnessed by:

Chuck Fritz
Chuck Fritz

Witnessed by:

Janet Jackson
Janet Jackson

Property Address:

3612 SHANDWICK PLACE
BIRMINGHAM,

AL. 35242

State of Maryland)
) SS.
County of Frederick)

01/04/1994-00144
03:09 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

On this 14th day of November, 1992 before me the undersigned a Notary Public of the
State of Maryland, personally appeared Victor B. Fox AND Thomas Fraley
5325 Spectrum Drive, Frederick, Md. 21701, respectively to me personally known, who
being duly sworn, did say that they are a(n) Vice-President AND Assistant Secretary
RESPECTIVELY, of The Prudential Home Mortgage Company, Inc. and that the seal affixed
to the foregoing instrument is the corporate seal of said corporation by authority of
its Board of Directors and the said Victor B. Fox AND Thomas Fraley
acknowledged the execution of said instrument to be the voluntary act and deed of
The Prudential Home Mortgage Company, Inc. by it voluntary done and executed.
Witnessed by my hand and notarial seal the day and last year above written.

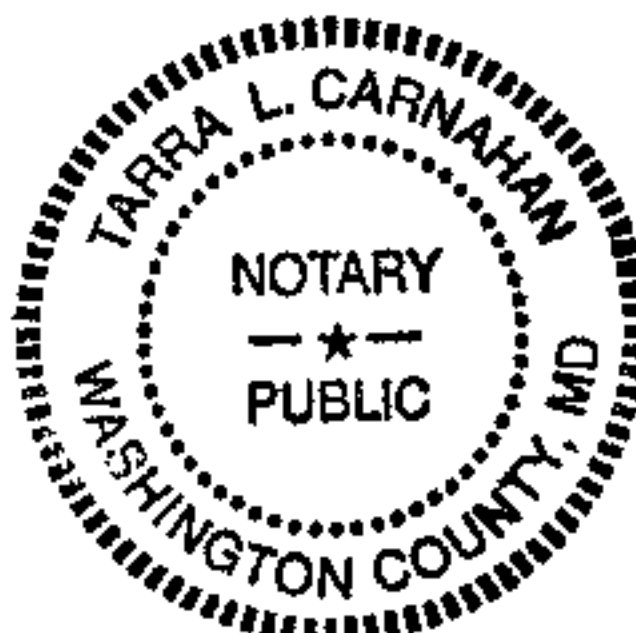
Tarra L. Carnahan
NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:

P.O. Box 3450
Frederick, MD 21701.

By: Shiloh D. Sisson
Shiloh D. Sisson

TARRA L. CARNAHAN
My Commission Expires
Sept. 4, 1994



Inst # 1994-00144