

TRANSFER AND ASSIGNMENT

1325786

STATE OF GEORGIA)
COUNTY OF DEKALB)

FOR VALUE RECEIVED, the undersigned LIBERTY MORTGAGE CORPORATION,
does hereby grant, bargain, sell, convey, assign and deliver unto _____
COWGER & MILLER MORTGAGE COMPANY, Three Riverfort Plaza, Louisville, KY 4027
its successors and assigns, those certain mortgages hereinafter more particularly 0169
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
Joseph D. Kolar, and Angela G Kolar	1993-16369		Shelby	ALA.

01/11/1994-00999
09:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOI MCD 8.50

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said COWGER & MILLER MORTGAGE COMPANY,
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
23rd day of November, 19 93.

LIBERTY MORTGAGE CORPORATION

BY: Wanda L. Scroggy
Wanda L. Scroggy, Vice President

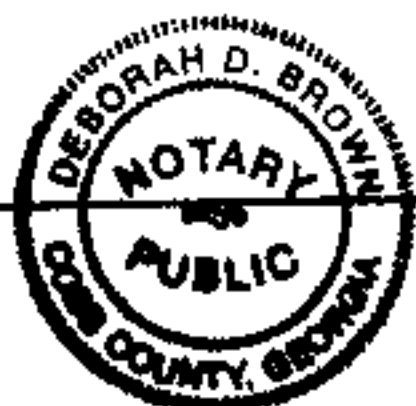
ATTESTED
BY: George Cozey
George Cozey, Asst. Vice President

STATE OF GEORGIA)
COUNTY OF Dekalb)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that Wanda L. Scroggy and
George Cozey, whose names as 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 23rd day of November,
19 93.

My commission expires:



Notary Public, Cobb County, Georgia
My Commission Expires May 21, 1999

Deborah D. Brown
Notary Public

Inst # 1994-00999