

1299349

TRANSFER AND ASSIGNMENT

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 40270
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
Herman C. Yarbrough, Jr. and Joanne C. Yarbrough	1992	28979	Shelby	ALA.

Inst # 1994-01003

01/11/1994-01003
09:04 AM 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 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
17th day of November, 19 93.

LIBERTY MORTGAGE CORPORATION

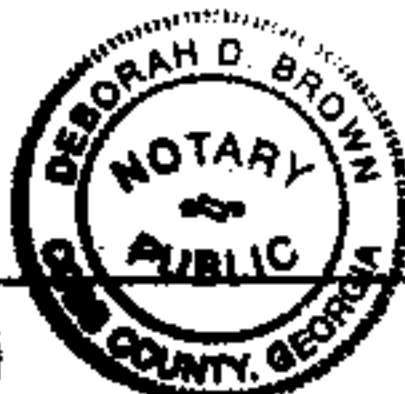
BY: Wanda L. Scroggy
Wanda L. Scroggy, Vice President

ATTESTED
BY: George Cosey
George Cosey, 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 Cosey, 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 17th day of November,
19 93.



Deborah D. Brown
Notary Public

My commission expires:

Notary Public, Dekalb County, Georgia
My Commission Expires May 21, 1995