

93512B

TRANSFER AND ASSIGNMENT

For value received, the undersigned hereby transfers, assigns, bargains, sells, conveys and delivers to Residential Funding Corporation (the "Assignee"), its successors and assigns, all of the undersigned Transferor's right, title, interest, powers and options in, to and under the security instrument (said security instrument consisting of either a mortgage, a deed of trust, or a deed to secure debt executed by GARY L. HOWARD AND DIANA GONZALEZ HOWARD, HUSBAND AND WIFE

to THE HUTSON COMPANY, INC. 1 Independence Plaza, Birmingham, Alabama 35209

dated September 30, 1993, recorded in Instrument 1993-33170 of the appropriate registrar's office, RMC, clerk's office, or other repository of recorded documents for the Shelby County, State of Alabama (the "Security Instrument"). The Security Instrument was given to secure a note and indebtedness in the original principal sum of \$ 306,000.00. This Transfer and Assignment includes all interest in and to the land or property described in the Security Instrument. This Transfer and Assignment is without recourse upon the undersigned Transferor.

The undersigned Transferor has this day sold and assigned to the Assignee the note secured by the Security Instrument, the indebtedness secured thereby, and the right to all payments thereunder. this Transfer and Assignment is made for all purpose permitted by law, including but not limited to securing the Assignee in the payment of said note.

Transferor does hereby remise, release, quitclaim and convey to the Assignee all of its right, title and interest in and to the property described in and conveyed by the Security Instrument.

TO HAVE AND TO HOLD unto the said Assignee, its successor and or assigns forever.

IN WITNESS WHEREOF, the undersigned transferor has affixed its hand and seal by its duly authorized and empowered corporate officials on this 18th day of Oct, 1993.

Signed, sealed and delivered
in the presence of:

CRESCENT BANK AND TRUST
COMPANY

By: Robert C. KenKnight
Title: Sr. Vice President

Attest: John M. Shellenberger
Title: Asst. Vice President

Inst # 1994-03032
[CORPORATE SEAL]

STATE OF GEORGIA
COUNTY OF Dekalb

01/28/1994-03032
10:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

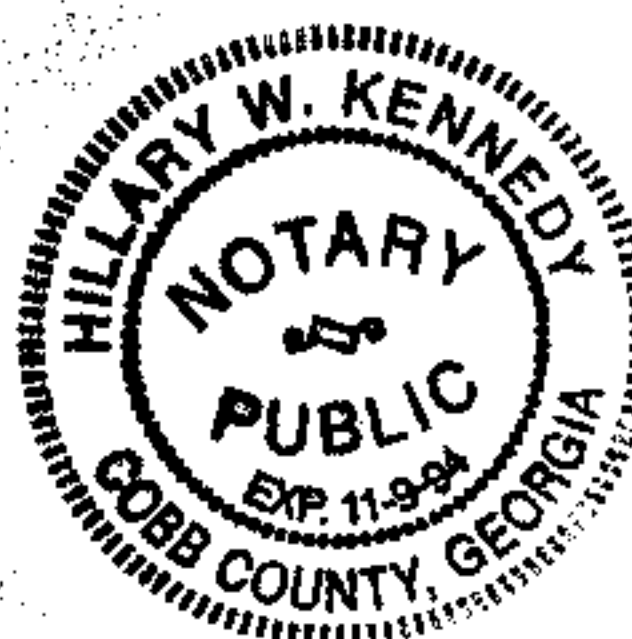
THIS is to certify that on this day came before me, a Notary Public in and for said County, in said State, Robert C. KenKnight and John M. Shellenberger [insert officers' names], whose names as Sr. Vice President and Asst. Vice President [insert respective titles], respectively of Crescent Bank and Trust Company are signed to the foregoing instrument, and who are known to me and with whom I am personally acquainted, and who acknowledged before me on this day that, being informed of the contents of the conveyance, they as such officers, and with full authority executed and delivered same voluntarily for and as the act of said corporation. The acknowledging parties further indicated they know the corporate seal and that the name of the corporation was subscribed hereto and said corporate seal was affixed hereto, as its act and deed. Further, personally appeared before me Jemille Robinson [insert First Witness name] who being duly sworn, says that he saw the corporate seal of the Transferor affixed to the foregoing instrument, and that he also saw the above-named officers of the corporation sign and attest the same, and that he, with James R. Payne [insert Second Witness name] witnessed the execution and delivery thereof as the act and deed of said Corporation.

Given and witnessed under my hand and official notarial seal, this the 18th day of October, 1993.

Hillary W. Kennedy
NOTARY PUBLIC

My Commission Expires: 11-9-94

[NOTARIAL SEAL]



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