

TRANSFER AND ASSIGNMENT

STATE OF GEORGIA)
COUNTY OF DEKALB)

FOR VALUE RECEIVED, the undersigned LIBERTY SAVINGS BANK, FSB,
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 | BOOK | PAGE | COUNTY | STATE |
|--|-----------------|------|--------|---------|
| | | | | Alabama |
| Sandra Halford Gafnea and spouse, Jerry S. Gafnea | Inst#1992-29302 | | Shelby | |

03/04/1994-07066
07:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NEL 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 LIBERTY SAVINGS BANK, FSB
as owner of said mortgages has caused these presents to be executed this the
2 day of December, 1992.

LIBERTY SAVINGS BANK, FSB

BY: Ann Nesmith
ANN NESMITH, AVP

ATTESTED
BY: Gloria Craig
Gloria Craig
Banking Officer

STATE OF GEORGIA)
COUNTY OF Dekalb)

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that Ann NeSmith and
Gloria Craig, whose names as Asst. Vice President
and Banking Officer, respectively, of LIBERTY SAVINGS
BANK, FSB, 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 2 day of December,
1992.

Marte Moody
Notary Public

My commission expires:

Notary Public, DeKalb County, Georgia
My Commission Expires Sept. 22, 1995

Inst # 1994-07066