STATE OF ALABAMA SHELBY COUNTY

THIS INSTRUMENT PREPARED BY: Penny Sawyer 1801 Art Museum Drive Jacksonville, Florida 32207

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that EquiCredit Corporation/Ala. & Miss., a corporation (the "Assignor"), for value received to in hand paid by Bank of America Illinois

a corporation (the "Assignee"), does hereby grant, bargain, sell, convey, transfer and assign unto the Assignee all of the Assignor's right, title and interest in and to those certain mortgage(s) set forth below, together with the debt secured thereby and all of the Assignor's right, title and interest in and to the property therein described, without recourse against the Assignor.

A/C # Name Date

Original Sum

Recorded in Official Principal Record Book Of: SHELBY COUNTY, ALA

3901408 STEVEN L. RICHTER AND WIFE, SARALYN S. RICHTER

12/01/94

N/A 13500.00 Book# Page# N/A

Ins # 1994-35882 Recorded: 12/07/94

TR U/A dtd 03/01/95 (EQCC Home Equity Loan Trust 1995-1)

.st # 1995-09185

04/10/1995-09185 12:30 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8,50 BO1 MCD

IN WITNESS WHEREOF, the Assignor has caused this instrument to be executed in its name and on its behalf by its officer thereunto duly authorized on this 6th day of December, 1994. EquiCredit Corporation/Ala. & Miss.

By:_

L. Hanabel

STATE OF FLORIDA COUNTY OF DUVAL

Its: Sr. Vice President

I, Teresa D. Smith, a Notary Public in and for said County in said State, hereby certify L. Hanapel, whose name as Sr. Vice President of EquiCredit Corporation/Ala. & Miss., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officers and with full authority officers and the said to the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of the corporation.

WITNESS my hand and official seal this 6th day of December, 1994.

My commission expires:

TERESA D. SMITH Notary Public, State of Florida My comm. expires July 25, 1998 Comm. No. CC 395105

Notary Public, State of Florida At Large

Corporation/Ala. & Miss.

801 Art Museum Drive Jacksonville, Florida 32207