STATE OF ALABAMA
SHELBY COUNTY

## 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 Principal Sum | Recorded in Official Record Book Of: SHELBY COUNTY, ALA |
|---|---|---|---|---|
| 3901437 | GEORGE J PALYO III AND WIFE, NANCY A PALYO | 12/30/94 | 104000.00 | Book# N/A Page# N/A INST # 1995-00148 |

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

Inst # 1995-09188

04/10/1995-09188
12:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD        8.50

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 3rd day of January, 1995.

EquiCredit Corporation/Ala. & Miss.

By: _____
           D.J. Minton

Its: Assistant Vice President

STATE OF FLORIDA )
COUNTY OF DUVAL  )

I, Teresa D. Smith, a Notary Public in and for said County in
said State, hereby certify D.J. Minton, whose name as Assistant 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
officer and with full authority, executed the same voluntarily for and as
the act of the corporation.

WITNESS my hand and official seal this 3rd day of January, 1995.

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

Address of Assignee:
**Bank of America Illinois**
c/o EquiCredit Corporation/Ala. & Miss.
1801 Art Museum Drive
Jacksonville, Florida   32207

Form #804 AL  (Rev. 11/90) DP                    95-1 422 423                    DirLasAl