PLEASE RECORD SECOND

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 231 South Lasalle Street, Chicago, Illinois 60692 a corporation (the "Assignee"), does hereby grant, bargain, sell, convey, 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

01/31/90 3900695 WILLIAM E. CUMBERLAND AND WIFE, DENA CUMBERLAND

25500.00 Book# Page# 793

*TR U/A dtd 03/01/95 (EQCC Home Equity Loan Trust 19954)

Inst # 1995-12698

05/15/1995-12698 02:06 PM CERTIFIED SHELBY COUNTY JUBGE OF PROBATE 8.50 DO1 NCD

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 24th day of February, 1995.

. Equicredit Corporation/Ala. & Kiss.

F/K/A Old Stone Credit Corporation of HIK

L. Hanapel

STATE OF FLORIDA) COUNTY OF DUVAL

Its: Sr. Vice President

I, Melissa A. Crews, 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 officer and with full authority, executed the same voluntarily for and as the act of the corporation.

WITNESS my hand and official seal this 24th day of February 1995

My commission expires:

Notary Public, State of Florida At Large

NOTARY PUBLIC STATE OF FLORIDA MY COMMISSION EXP. MAR. 5,1995 BONDED THRU GENERAL INS. UND.

Address of Assignee:

c/o EquiCredit Corporation/Ala. & Miss. 1801 Art Museum Drive Jacksonville, Florida 32207