

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
3901544	WESLEY A. HIGGINS AND WIFE, VICKI D. HIGGINS	06/01/95	89000.00	Book# Page# INSTRUMENT # 1995-14920 Recorded: 6/08/95

Inst # 1995-27496

10/02/1995-27496  
09:21 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 9.50

\*TR U/A dtd 08/01/95 (EQCC Home Equity Loan Trust 1995-3)

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 5th day of June, 1995.

EquiCredit Corporation/Ala. & Miss.

By: 

L. Hanapel

Its: Sr. Vice President

STATE OF FLORIDA )  
COUNTY OF DUVAL )

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 5th day of June, 1995.

My commission expires:

MELISSA A. CREWS  
Notary Public, State of Florida  
My comm. expires April 9, 1999  
Comm. No. CC 451807

  
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