

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

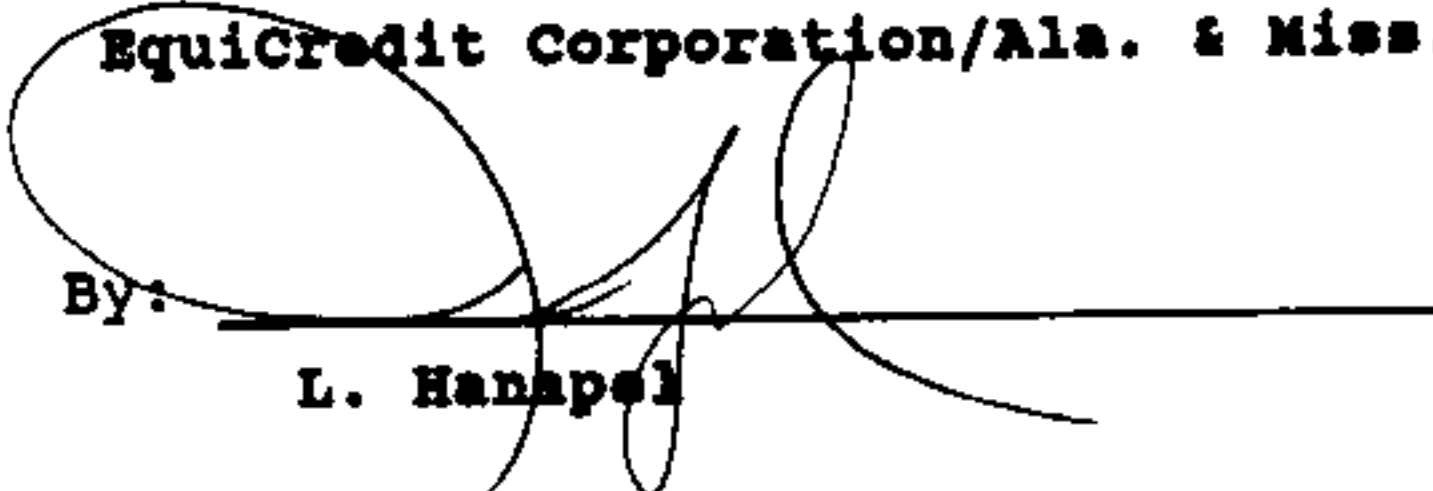
Inst # 1995-27496

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

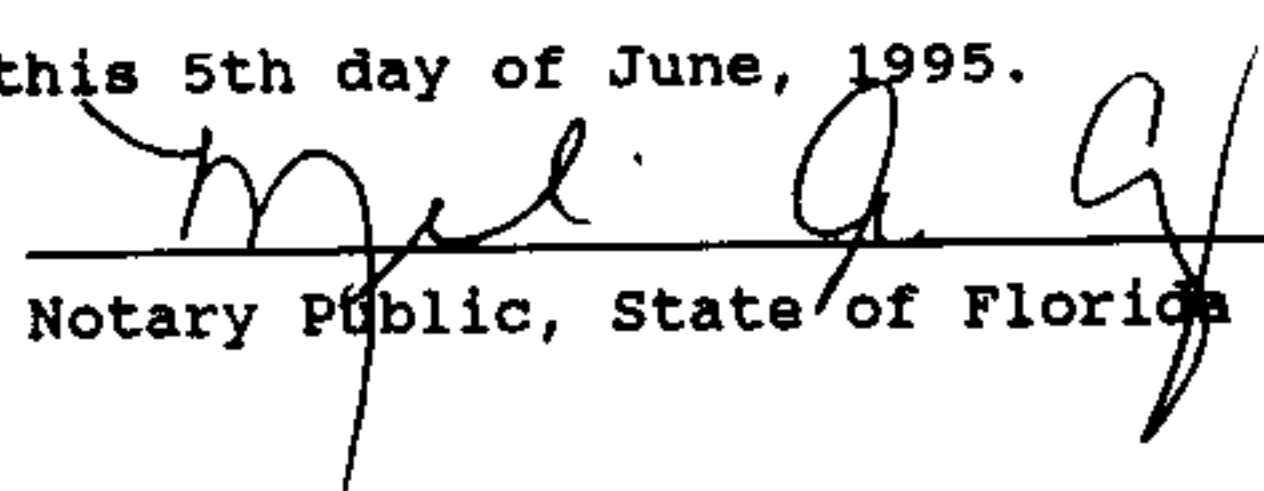
STATE OF FLORIDA)
COUNTY OF DUVAL)

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