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Return To:
The Prudential Home Mortgage Co., Inc.
P.O. Box 3658
5325 Spectrum Drive
Frederick, MD 21705.

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For value received, PHMC, INC. AND P.H. MORTGAGE COMPANY INC. DOING BUSINESS AS
THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.

here by sells, assigns
and transfers to :

FIRST TRUST NATIONAL ASSOCIATION, AS TRUSTEE 1994-12
180 EAST FIFTH STREET
SAINT PAUL, MN 55101

its successors and assigns, all of its rights, title, and interest in and to a
certain mortgage/deed of trust executed by:

MICHAEL MATLOCK AND MICHELLE ESPY MATLOCK, HUSBAND AND
WIFE

to THE PRUDENTIAL HOME MORTGAGE COMPANY, INC.

and bearing date 12/06/93

and recorded in the office of the recorder SHELBY

State of ALABAMA

in Book No.

County,

on Page No.

as

Document No. 1993-3393 on the date 12-9-93

Signed the 22nd day of December, 1993

PHMC, INC. AND P.H. MORTGAGE COMPANY INC. DOING BUSINESS AS
THE PRUDENTIAL HOME MORTGAGE COMPANY, INC..

Witness By

Witness By THOMAS FRALEY
ASSISTANT SECRETARY

VICTOR B. FOX
VICE-PRESIDENT

LOT 1, ACCORDING TO THE SURVEY OF MOUNTAIN RIDGE ESTATES, 1ST SECTOR,
AS RECORDED IN MAP BOOK 7, PAGE 100, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

Witnessed by ELLEN KOONTZ

Witnessed by: AUSTIN BYRD

Inst # 1995-33851

Property Address:

5357 MEADOW BROOK DRIVE
BIRMINGHAM,

AL. 35242

11/27/1995-33851
12:49 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8:50

State of Maryland)

) SS.

County of Frederick)

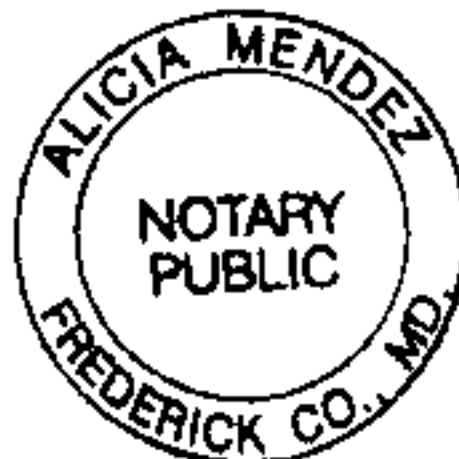
On this 22nd day of December, 1993 before me the undersigned a Notary Public of the
State of Maryland, personally appeared VICTOR B. FOX AND THOMAS FRALEY
5325 Spectrum Drive, Frederick, Md. 21701, respectively to me personally known, who
being duly sworn, did say that they are a(n) VICE-PRESIDENT AND ASSISTANT SECRETARY
RESPECTIVELY, of THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. and that the seal affixed
to the foregoing instrument is the corporate seal of said corporation by authority of
its Board of Directors and the said VICTOR B. FOX AND THOMAS FRALEY
acknowledged the execution of said instrument to be the voluntary act and deed of
THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. by it voluntary done and executed.
Witnessed by my hand and notarial seal the day and last year above written.

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:

The Prudential Home Mortgage Co., Inc.
P.O. Box 3658
5325 Spectrum Drive
Frederick, MD 21705.

By: JEN LADNER



ALICIA MENDEZ
My Commission Expires May 21, 1996