

**HIS INSTRUMENT PREPARED BY
AND WHEN RECORDED MAIL TO:**

Kathleen M. Blanchard
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246

ASSIGNMENT OF MORTGAGE

LOAN # 930237

This ASSIGNMENT OF MORTGAGE is made and entered into as of the 19th day of September, 1995, from Bankers Trust Company of California, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of June 1, 1992, for RTC Home Equity Loan Mortgage Pass-Through Certificates Series 1992-HEL1 (the "Assignor") to Associates Financial Services Company, Inc. (the "Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, assign, transfer and set over unto the Assignee, its successors, transferees and assigns forever, all of the rights, title and interest of said Assignor in and to the following instruments describing land therein, duly recorded in the Office of the County Recorder of Shelby County, State of Alabama, as follows:

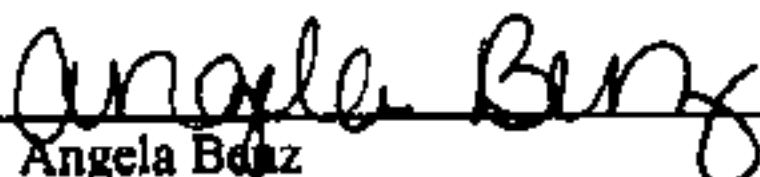
Loan Number 930237	Mtg. Date	June 9, 1988
Original Balance	\$27,000.00	
Name	David P Carlton and Wilda T Carlton	
Original Beneficiary	Guaranty Savings and Loan Association	
Date Recorded	June 10, 1988	
	Book # 188	Page # 833
		Instrument # N/A
Legal Description	N/A	

Together with any and all notes and obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

This Assignment is made without recourse, representation or warranty.

Dated: November 30, 1995
WITNESS:

Bankers Trust Company of California, N.A., as
Trustee under that certain Pooling and Servicing
Agreement dated as of June 1, 1992 for RTC Home
Equity Loan Mortgage Pass-Through Certificates
Series 1992-HEL1, by its Attorney-in-Fact Merrill
Lynch Credit Corporation


Angela Boaz


C. Coleen Anderson

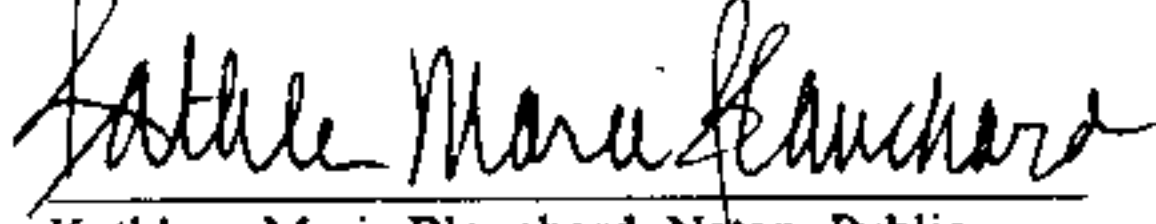
By:


Donald J. McEnerney, Vice President

STATE OF FLORIDA)
COUNTY OF DUVAL)

On November 30, 1995, before me, the undersigned Notary Public, personally appeared Donald J. McEnerney, Vice President of Merrill Lynch Credit Corporation, Attorney-in-Fact for the Bankers Trust Company of California, N.A., as Trustee under that certain Pooling and Servicing Agreement dated as of June 1, 1992 for RTC Home Equity Loan Mortgage Pass-Through Certificates Series 1992-HEL1, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument, the person, or the entity on behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL


Kathleen Marie Blanchard, Notary Public
Commission #CC339544
My commission expires: January 4, 1998

KATHLEEN MARIE BLANCHARD
Notary Public, State of Florida
My Comm. expires Jan. 4, 1998
Comm. No. CC 339544

Inst. # 1996-00650

01/08/1996-00650
03:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 3.50