

STATE OF ALABAMA
SHELBY COUNTY

THIS INSTRUMENT PREPARED BY:
Darlene Green
1801 Art Museum Drive
Jacksonville, Florida 32207

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 180 East Fifth Street St. Paul, MN 55101 First Bank National Association c/o First Trust 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:
3901608	JAMES M. BAILEY, JR. AND WIFE, CYNTHIA A. BAILEY	08/11/95	48000.00	Record Book Of: SHELBY COUNTY, ALA
				Book# n/a Page# n/a Doc: 1995-22387

Inst # 1996-06983

03/04/1996-06983
01:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
BOB SMA 1.50

* TR U/A dtd 11/1/95 (EQCC Home Equity Loan Trust 1995-4)

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 16th day of August, 1995.

EquiCredit Corporation/Ala. & Miss.

By: Gloria J. Sharpe
Gloria J. Sharpe

Its: Asst. Vice President

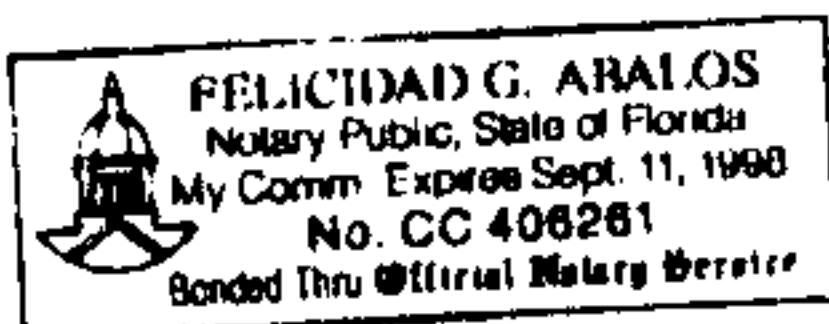
STATE OF FLORIDA }
COUNTY OF DUVAL }

I, Felicidad G. Abalos, a Notary Public in and for said County in said State, hereby certify Gloria J. Sharpe, whose name as Asst. 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 16th day of August, 1995.

My commission expires:

Felicidad G. Abalos
Notary Public, State of Florida At Large



Address of Assignee:
First Bank National Association c/o First Trust
c/o EquiCredit Corporation/Ala. & Miss.
1801 Art Museum Drive
Jacksonville, Florida 32207