THIS INSTRUMENT PREPARED BY: Julia Whitfield 10401 Deerwood Park Blvd. Jacksonville, Florida 32256-0505

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 First Bank National Association

400 N. Michigan, 2nd Floor, Chicago, IL 60611 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 Sum

Recorded in Official Principal Record Book Of: SHELBY COUNTY, ALA

3901970 JAMES E. PHILLIPS, A WIDOWERED MAN

07/18/96

89600.00 Book#

Page#

Inst # 1996-23209 Recorded: 7/18/96

Inst # 1997-02187

01/22/1997-02187 10:19 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

TR U/A dtd 12/01/96 (Home Equity Loan Trust 1996-4)

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 22nd day of July, 1996. EquiCredit Corporation/Ala. & Miss.

By:

J. Kinton

STATE OF FLORIDA COUNTY OF DUVAL

Its: Asst. Vice President

I, Nancy L. Ford, a Notary Public in and for said County in said State, hereby certify D.J. Minton, 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 the act of the corporation.

WITNESS my hand and official seal this 22nd day of July, 1996.

My commission expires:

Notary Public, State of Florida At Large

PUBLIC

NANCY L. FORD My Comm Exp. 5/21/99 Bonded By Service Ins No. CC465518

Address of Assigned c/o EquiCredit Corporation/Ala. & Miss. 10401 Deerwood_Park Blvd. 32256-0505 Jacksonville, Florida

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