

STATE OF ALABAMA
SHELBY COUNTY

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 Principal Sum	Recorded in Official Record Book Of: SHELBY COUNTY, ALA
3901975	FERRELL K. ROWE A/K/A PARRELL ROWE AND WIFE, VICKI K. ROWE A/K/A VICKI LYNN ROWE	07/25/96	47000.00	Book# Page# INST # 1996-24470 Recorded: 7/29/96

Inst # 1997-02188

01/22/1997-02188
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SHA 8.50

*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 31st day of July, 1996.

EquiCredit Corporation/Ala. & Miss.

By:

L. Hanapel

Its: Sr. Vice President

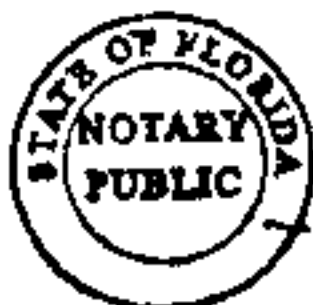
STATE OF FLORIDA)
COUNTY OF DUVAL)

I, Nancy L. Ford, 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 31st day of July, 1996.

My commission expires:

Nancy L. Ford
Notary Public, State of Florida At Large



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

() Personally Known () Other I.D.

Address of Assignee:
First Bank National Association[®]
c/o EquiCredit Corporation/Ala. & Miss.
10401 Deerwood Park Blvd.
Jacksonville, Florida 32256-0505