

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO

NAME BANK OF AMERICA, NT&SA
DEPT FILE MANGMNT #20003
ADDRESS 10600 VALLEY VIEW ST.
CITY CYPRESS, CA 90630
LOAN NUMBER 0001392838

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTE: After having been recorded, this Assignment should be kept with the
note and Deed of Trust hereby assigned.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and
TRANSFERS TO
BANK OF AMERICA, FSB

all beneficial interest under that certain Deed of Trust
dated August 26, 1994 executed by
CHARLES R. HAYES, A SINGLE MAN

, TRUSTOR;

, TRUSTEE;

and recorded September 2, 1994 in Instrument # 1994-27201
in Book Page of Official Records in the Office of the County
Recorder of SHELBY County, ALABAMA affecting the real property
therein described.

TOGETHER with the note(s) therein described or referred to, the
money due and to become due thereon, with interest, and all rights
accrued or to accrue under the Deed of Trust; without recourse on,
or any warranty or representation whatsoever by Assignor.

Any notices required or permitted to be given to the Assignee
under or in connection with this Assignment or under or in connection
with the Deed of Trust may be given at the following address:
Bank of America, FSB
2810 N. Parham Rd. Richmond, VA 23294-4400
WITH A COPY TO BANK OF AMERICA FILE MGMT #20003, 10600 VALLEY VIEW ST.
Cypress, CA 90630 or such other address or addresses as may be stated
in any document or instrument recorded hereafter referring to this
Assignment and identifying the Deed of Trust so affected.

DATED March 7, 1996.

BANK OF AMERICA,
National Trust and Savings Association

Christina M. Schmitt
CHRISTINA M. SCHMITT AUTHORIZED OFFICER

Ali Gilani
ALI GILANI AUTHORIZED OFFICER

STATE OF CALIFORNIA
County of Orange

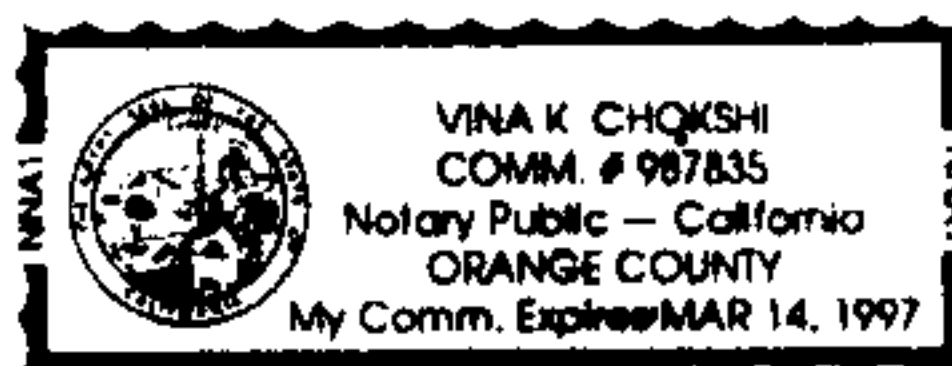
On March 7, 1996, before me, VINA K. CHOKSHI, a Notary
Public, in and for Orange, California said County and State,
personally appeared CHRISTINA M. SCHMITT and ALI GILANI
personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that
he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the
instrument the person(s), or the entity upon behalf of
which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature:

Vina K. Chokshi
VINA K. CHOKSHI

My Commission expires March 14, 1997



Inst # 1997-34851

10/27/1997-34851
11:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50