

ASSIGNMENT AND TRANSFER OF
MORTGAGE OR DEED OF TRUST

Know All Men By These Presents;

That the undersigned, the present owner of record and the holder of the legal and beneficial interest in and to the mortgage or deed of trust liens described below (the "lien"), for a legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby grant, assign, transfer, set over and convey, without recourse unto First Trust National Association, whose address is First Trust Center, 180 East Fifth Street, St. Paul, Minnesota 55101 (Attention Structured Finance Dept.), as Trustee and Claims Administrator under the Pooling and Servicing Agreement dated as of November 15th, 1994 by and among: Empire Funding Corp., as originator, First Trust National Association, as Trustee, Chemical Bank, as master servicer, TMI Financial, Inc., as servicer and in its corporate capacity, and TMI Acceptance Corp., as contract of insurance holder relating to the FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-3, for legally and sufficient consideration hereby grant all right, title, and interest of the undersigned in and to the indebtedness secured thereby, the Note and/or Contract evidencing the same and the property therein described.

LIEN DOCUMENTS

Loan No. Borrower's Name County State BK/VOL/PG#
23980 Patrick Guy Plante Desoto Mississippi 735/484

Dated this 28 day of June, 1995 but effective as of the 15th day of November, 1994.

Attest (Witness)

Assignor: TMI Financial

By: Candy Farrington

By: Randall B. Nicholson

By: Chris D. Wood

Name: Randall B. Nicholson STATE MS.-DESOTO CO.
FILED

Title: Assistant Vice President JUL 14 10 23 AM '95

Acknowledgment

State of Texas

BK 772 PG 100
W.E. DAVIS CH. CLK.
by: G. Starkey

County of Travis

The forgoing instrument was acknowledged before me this 28 day of June 1995 by Randall Nicholson in his capacity as Assistant Vice President on Behalf of TMI Financial

Karen Plagge
(Notary Public)

My Commission Expires: 5-18-95

REMIT TO:
TMI FINANCIAL, INC.
5000 plaza on the Lake, Suite 100
Austin, Tx. 78746
(512) 329-0001

505/trusteeassnt

