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prepared by
Candy Farrington

TMI FINANCIAL, INC.
5000 PLAZA ON THE LAKE
SUITE 100
AUSTIN, TEXAS 78746
1-800-206-9004
BOOK 798 PAGE 444

**ASSIGNMENT AND TRANSFER OF MORTGAGE OR
DEED OF TRUST**

KNOW ALL MEN BY THESE PRESENT: That the undersigned, the present owner and the holder of the legal interest in and to the Mortgage or Deed of Trust lien described below, for a legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby grant, sell, 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; as Trustee and Claims Administrator under the Pooling and Servicing Agreement dated as of November 15th, 1994 by and among: Empire Funding Corp., as Assignor, First Trust National Association, as Trustee, Chemical Bank, as Master Servicer, TMI Financial, Inc., as Contract of Insurance Holder relating to the FHA Title I Home Improvement Loan Pass-Through Certificate, 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 below.

Dated this 28TH day of NOVEMBER, 1995, but effective November 15th, 1994.

LOT 1, TERRY SUBDIVISION, SITUATED IN SECTION 21, TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

<u>LOAN NO.</u>	<u>BORROWER(S)</u>	<u>COUNTY</u>	<u>STATE</u>	<u>BK/VOL/PG</u>
505- 23980	PATRICK PLANTE & ELLEN J. PLANTE	DESOTO	MISSISSIPPI	735/484

ATTEST: (witness)

ASSIGNOR: TMI FINANCIAL, INC.

By: [Signature]
Candy Farrington

By: [Signature]

Name: Randall Nicholson

By: [Signature]
Chris D. Wood

Title: Assistant Vice President

Acknowledgment

State of Texas

County of Travis

The foregoing instrument was acknowledged before me this 28TH day of NOVEMBER 1995 by Randall Nicholson in his capacity as ASST. VICE PRESIDENT on behalf of TMI FINANCIAL, INC.

[Signature]
(Notary Public)

STATE HS. - DESOTO CO.

Dec 6 1 57 PM '95

Commission Expires 7/29/99

REMIT TO:
TMI FINANCIAL, INC.
5000 Plaza on the Lake
Austin, TX 78746
1-800-206-9004
505/Trustee

BK 798 PG 444
W.E. DAVIS CH. CLK.
By: m.t.d.c.

