

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 lien 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 pursuant to that certain Pooling and Servicing Agreement dated November 15, 1994 entered into among TMI Acceptance Corp., as Contract Holder and Depositor, Empire Funding Corp., as Originator and TMI Financial, Inc., as Servicer, Chemical Bank, as Master Servicer, and First Trust National Association, as Claims Administrator and Trustee, with respect to TMI FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-3, all right, title, and interest of the undersigned in and to the Lien, together with all right, title, and the 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. 24015 Borrower's Name WORLEY, RENDA M. County DESOTO State MS BK/VOL/PG# BK 730 PG 741

SEE ATTACHED EXHIBIT "A"

Effective as of the 1st day of November, 1994.

Assignor: TMI FINANCIAL, INC.

Attest (Witness) By: Kelley Yankovich

By: Lisa Cathey Name: Lisa Cathey Title: Assistant Vice President

By: Beverly Atchison

By: Cindy Broderick Cindy Broderick, Assistant Secretary



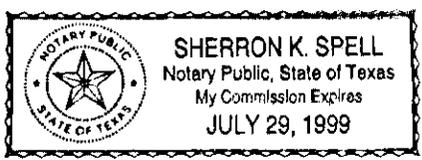
Acknowledgment

State of Texas County of Travis

The forgoing instrument was acknowledged before me this 10th day of JULY, 1996 by Lisa Cathey and Cindy Broderick in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of TMI FINANCIAL, INC.

PREPARED BY & RETURN TO: EMPIRE FUNDING CORP. 5000 Plaza on the Lake, Suite #100 Austin, TX 78746 (512) 329-0001 KELLEY YANKOVICH 505TRUST.DOC ALL

Sherron K. Spell (Notary Public)



STATE HS. - DESOTO CO. Oct 15 1 43 PM '96

BK 863 PG 22 W.E. DAVIS CH. CLK.

#73-24015

WORLEY, RENDA M.

EXHIBIT "A"

LOT 2121 SECTION "F" DESOTO VILLAGE SUBDIVISION, IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF HORN LAKE, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 13, PAGES 1-5, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.