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prepared by:
Candy Farrington

Loan No.: 505- 27727
Borrower(s):
VALER & ANNA HAVRILA

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

ASSIGNMENT OF MORTGAGE OR DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS, That *FIRST TRUST NATIONAL ASSOCIATION*, whose address is *First Trust Center, 180 East Fifth Street, St. Paul, Minnesota 55101* (Assignor) in its capacity as Trustee, relating to the FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-3, under the Pooling and Servicing Agreement dated as of November 15th, 1994 by and among; *Empire Funding Corporation*, as originator, *First Trust National Association*, as Claims Administrator and Trustee, *Chemical Bank*, as master servicer, and *TMI Financial, Inc.*, as servicer and in its corporate capacity, and *TMI Acceptance*, as FHA Title I contract of insurance holder for legally and sufficient consideration does hereby *grant, sell, assign, transfer, set over, and convey unto:*

THE UNITED STATES OF AMERICA

(U.S. Dept. of Housing and Urban Development, whose address is P.O. BOX 23999, Washington, D.C. 20026) its successors and assigns, all assignors right, title and interest in and to one certain Mortgage or Deed of Trust Executed by VALER & ANNA HAVRILA

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on the 25 day of AUGUST 1994 and encumbering upon the following described real estate situated in the COUNTY of LAKE STATE of INDIANA

To wit:

LOT 19,20 AND 21 IN BLOCK 16 IN HOSFORD'S PARK, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 4 PAGE 6, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. PARCEL # 39 175 20

which Mortgage or Deed of Trust is duly recorded in BOOK/RECORD NO. 95014187 PAGE _____ of the aforesaid COUNTY and STATE, together with all ASSIGNORS right, title and interest in and to the indebtedness secured thereby and the property described thereon.

ATTEST (Witness)

By: Candy Farrington

FIRST TRUST NATIONAL ASSOC.

By: Randy Nicholson
Randy Nicholson, Attorney in Fact

By: Chris Wood

By: Sharon Varga
Sharon Varga, Attorney in Fact

ACKNOWLEDGMENT

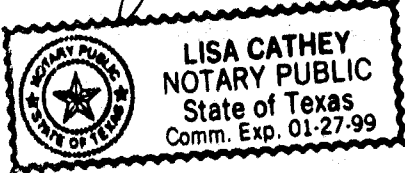
COUNTY OF TRAVIS

STATE OF TEXAS

The foregoing Instrument was acknowledged before me this 3rd day of NOVEMBER 1995 by Randy Nicholson, and Sharon Varga, acting in their capacity as *Attorneys in Fact* on behalf of *FIRST TRUST NATIONAL ASSOCIATION*.

By: Lisa Cathey
(Notary Public)

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



505/assnt

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MARGARET E. GLENARD
RECORDER

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