

**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

<u>Loan No.</u>	<u>Borrower's Name</u>	<u>County</u>	<u>State</u>	<u>BK/VOL/PG#</u>
505- 25167	CARL WISE DELORES WISE	LAKE	INDIANA	95008027

Legal: FIFTH SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 15, PAGE 3 1/2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA.

96011086

Effective as of the 15th day of November, 1994.

Attest (Witness)

By: Candy Farrington
Candy Farrington

By: Lisa Lamonds
Lisa Lamonds

Assignor: EMPIRE FUNDING CORP.

By: Randy Nicholson
Randy Nicholson, Assistant Vice President

By: Chris D. Wood
Chris D. Wood, Assistant Secretary

MARGARET H. HARRIS
RECORDER

96 FEB 21 AM 9:57

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Acknowledgment

State of Texas
County of Travis

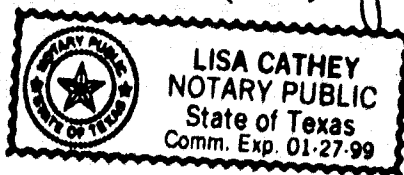
The forgoing instrument was acknowledged before me this 16TH day of JANUARY 1996 by RANDY NICHOLSON in his capacity as Assistant Vice President on Behalf of EMPIRE FUNDING CORP.

PREPARED BY & RETURN TO:
EMPIRE FUNDING CORP.

5000 Plaza on the Lake, Suite #100
Austin, TX 78746
(800) 206-9004

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Lisa Cathey
(Notary Public)



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