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11-30-95A10:16 RCVD

Vol. M95 Page 32653

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

ASSIGNMENT AND TRANSFER OF MORTGAGE OR DEED OF TRUST

KNOW BY 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, convey without recourse unto First Trust National Association, whose address is First Trust Center, 180 East Fifth Street, St. Paul, Minnesota 55101; as Trustee relating to the FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-2, under the Pooling and Servicing Agreement dated as of July 31st, 1994 by and among; Empire Funding Corp., as originator, ContiFinancial Services Corp., in it's individual capacity, First Trust National Association, as Claims Administrator and Trustee, Chemical Bank, as Master Servicer and TMI Financial, Inc., as Servicer, and TMI Acceptance Corp., as Contract of Insurance Holder, 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 10TH day of NOVEMBER, 19 95, but effective July 31st, 1994.

LOAN NO.	BORROWER(S)	COUNTY	STATE	BK/VOL/PG
504- 20597	TIMOTHY C. & LINDA J. OLSON	KLAMATH	OREGON	M94/14695

ATTEST: (witness)

By: Candy Farrington

By: Chris D. Wood

ASSIGNOR: EMPIRE FUNDING CORP.

By: Randall Nicholson

Name: Randall Nicholson

Title: Assistant Vice President

Acknowledgment

State of Texas

County of Travis

The foregoing instrument was acknowledged before me this 10th day of NOVEMBER, 1995 by Randall Nicholson in his capacity as ASST. V.P. on behalf of EMPIRE FUNDING CORP.

Sherron K. Spell
(Notary Public)

Commission Expires 7/29/99

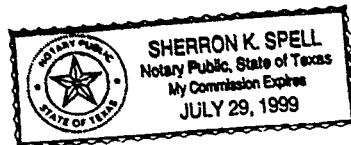
STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

TMI Financial, Inc.
on this 30th day of November A.D., 19 95
at 10:16 o'clock A M. and duly recorded
in Vol. M95 of Mortgages Page 32653
Bernetha G. Letsch, County Clerk
By Annelle Mueller

Fee, \$10.00

Deputy.



10ck