

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 **July 31, 1994** entered into among TMI Acceptance Corp., as Contractholder and Depositor, Empire Funding Corp., as Originator, TMI Financial, Inc., as Servicer, First Trust National Association, as Claims Administrator and Trustee, and Chemical Bank, as Master Servicer, with respect to TMI FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-2, 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.	Borrower's Name	County	State	BK/VOL/PG#
20576	PERDUE, EARL W. PERDUE, VIRGINIA C.	KLAMATH	OR	VOL M94 PAGE 14697

LOT 27 OF YALTA GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Effective as of the 31st day of July, 1994.

Attest (Witness)

By: Lorene Reyes
Lorene Reyes

By: Susan Ball
Susan Ball

Assignor: EMPIRE FUNDING CORP.

By: Christina Young

Name: Christina Young
Title: Assistant Vice President

By: Lisa Cathey
Assistant Secretary: Lisa Cathey



State of Texas
County of Tarrant

Acknowledgment

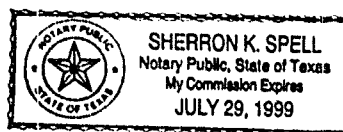
The forgoing instrument was acknowledged before me this 10th day of JANUARY, 1996 by Christina Young in her capacity as Assistant Vice President on Behalf of EMPIRE FUNDING CORP.

PREPARED BY & RETURN TO:

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

584TRUST.DOC ALL

Sherron K. Spell
(Notary Public)

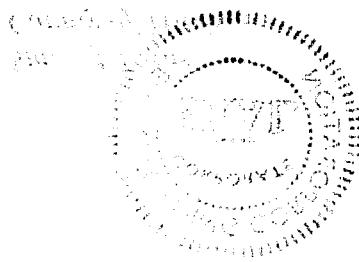


STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding Corp. the 13th day
of May A.D., 1996 at 9:52 o'clock AM., and duly recorded in Vol. M96,
of Mortgages on Page 13558.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
[Signature]



RECORDED

INDEXED
 MAY 14 1996
 CLERK OF COUNTY

RECORDED
 MAY 14 1996
 CLERK OF COUNTY

RECORDED

ON MAY 14 1996 AT 9:52 AM
 THE FOLLOWING INSTRUMENT WAS RECORDED

BOOK 13558 PAGE 13558
 MORTGAGE

RECORDED

RECORDED
 MAY 14 1996
 CLERK OF COUNTY

RECORDED

RECORDED

RECORDED

RECORDED

RECORDED