

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 **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

<u>Loan No.</u>	<u>Borrower's Name</u>	<u>County</u>	<u>State</u>	<u>BK/VOL/PG#</u>
19875	RALPH B. MERRICK SHERRI E. MERRICK	KLAMATH	OR	VOL M94/PG 10626 78896

LOT 10 IN BLOCK 16, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, TOGETHER WITH ONE-HALF THE VACATED ALLEY ADJOINING LOT WHICH INCURRED THERETO.

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

Attest (Witness)

By: Matt Rizzo
Matt Rizzo

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 Travis



Acknowledgment

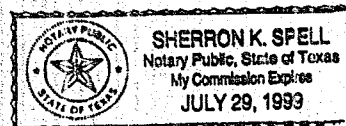
The forgoing instrument was acknowledged before me this 30th day of MAY, 1996 by Christina Young and Lisa Cathey in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of EMPIRE FUNDING CORP.

PREPARED BY & RETURN TO:

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

504TRUST.DOC ALL

Sherron K. Spell
(Notary Public)



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding Corp. the 14th day of October A.D., 1996 at 1:47 o'clock P. M., and duly recorded in Vol. M96 of Mortgages on Page 32484.

Bernetha G. Letsch, County Clerk

By: Kathleen Rosa

FEE \$15.00

