

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

Loan No.	Borrower's Name	County	State	BK/VOL/PG#
23625	GUZMAN, BENJAMIN L. GUZMAN, STEPHANIE Y.	KLAMATH	OR	VOL M 94 PG 28248

THE SOUTH ONE-HALF OF LOT 5 OF MILLER PARK, ACCORDING TO THE OFFICIAL PLAT THEREON ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Effective as of the 1st day of November, 1994.

Attest (Witness)

By: Kelley Yankovich
Kelley Yankovich

By: Matt Rizzo
Matt Rizzo

Assignor: TMI FINANCIAL, INC.

By: Christina Young

Name: Christina Young

Title: Assistant Vice President

By: Lisa Cathey
Lisa Cathey, Assistant Secretary

State of Texas
County of Travis



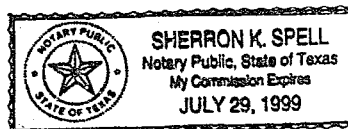
Acknowledgment

The forgoing instrument was acknowledged before me this 10th day of JULY, 1996 by Christina Young and Lisa Cathey in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of TMI FINANCIAL, INC.

PREPARED BY & RETURN TO:

EMPIRE FUNDING CORP.
5000 Plaza on the Lake, Suite #100
Austin, TX 78746
(512) 329-0001
KELLEY YANKOVICH
505TRUST.DOC ALL

Sherron K. Spell
(Notary Public)



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding Corp. the 18th day of October A.D., 19 96 at 10:27 o'clock A. M., and duly recorded in Vol. M96 of Mortgages on Page 32973

FEE \$15.00

Bernetha G. Letsch
By Kathleen Ross County Clerk