

State of Alabama
Shelby County

Pool Number

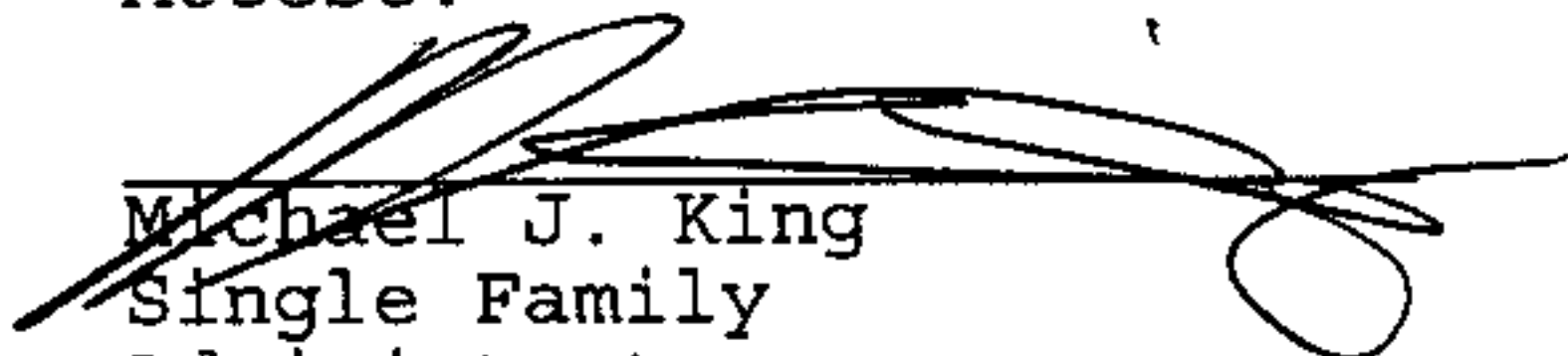
For value received, the undersigned Alabama Housing Finance Authority does hereby grant, bargain, sell, convey, assign and deliver unto Real Estate Financing, Inc., its successors and assigns, a certain mortgage hereinafter more particularly described, and filed for record as indicated below, together with the Note therein described, and all its interest in and to the land and property conveyed by said mortgage, viz:

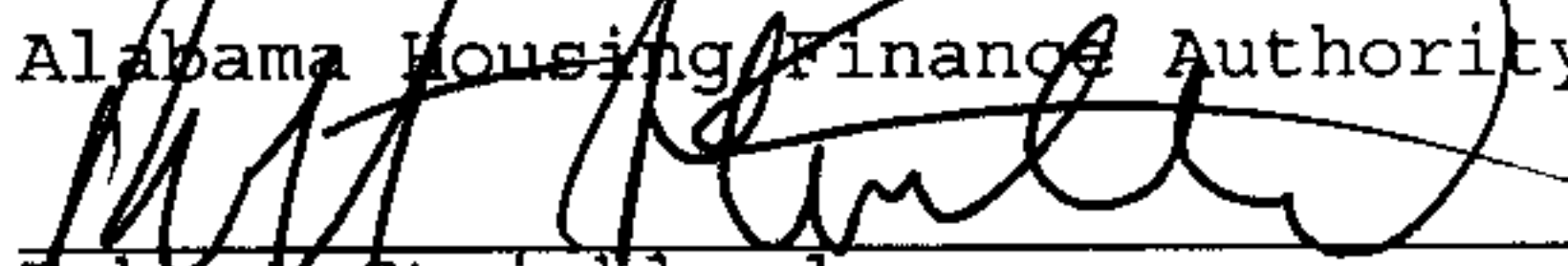
| Mortgagor(s) | Book | Page | Loan Number |
|-------------------------|------|-------|-------------|
| Christopher T Johnson | 1995 | 00847 | 444668-8 |
| Penny L. Harris Johnson | | | |

To have and to hold unto the said Real Estate Financing, Inc. its successors and assigns forever.

In witness whereof, the said Alabama Housing Finance Authority has caused its name to be signed hereto, attested, and its corporate seal affixed by its authorized officers on this date:
February 03, 1995.

Attest:


Michael J. King
Single Family
Administrator

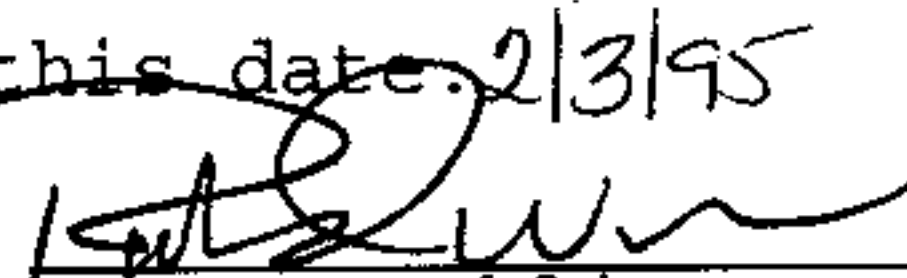

Alabama Housing Finance Authority
Robert Strickland
Executive Director

State of Alabama
County of Montgomery

I, the undersigned, a Notary Public in and for said State, hereby certify that Robert Strickland, and Michael J. King, whose names as Executive Director and Single Family Administrator, Respectively, of Alabama Housing Finance Authority are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day, that being informed of the contents of this instrument, they as such officers with full authority, executed the same voluntarily for and as the act of such corporation.

Given under my hand and official seal this date 2/3/95

This instrument was prepared by:
Real Estate Financing, Inc.
P. O. Box 669
Montgomery, Al 36101-0669
Kim Elliott


Notary Public
My commission expires:
My Commission Expires
November 9, 1998

Inst # 1995-10657

04/25/1995-10657
10:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50