

4024172-1

SPECIAL WARRANTY DEED

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

*a corporation organized and existing under the laws of the United States of America,

ss.

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned, Principal Wholesale Mortgage, Inc., f/k/a ReliaStar Mortgage Corporation, f/k/a Washington Square Mortgage Company, an Iowa corporation, (hereinafter called the Grantor) has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto FEDERAL HOME LOAN MORTGAGE CORPORATION*, its successors and assigns, (hereinafter called the Grantee, the following described property situated in Shelby County, Alabama:

Lot 27, according to the Survey of Shelby Forest Estates, as recorded in Map Book 21 page 117 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

TO HAVE AND TO HOLD the above-described property together with all rights and privileges incident or appurtenant thereto, unto the said Federal Home Loan Mortgage Corporation* its successors and assigns, forever.

No word, words, or provisions of this instrument are intended to operate as or imply covenants or warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through or under the Grantor.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the within named Grantor, and all persons claiming by, through or under it.

IN WITNESS THEREOF, PRINCIPAL WHOLESALE MORTGAGE, INC., a corporation, has caused this conveyance to be executed in its name by its undersigned officers, this 20th day of September, 19 99.

ATTEST:

PRINCIPAL WHOLESALE MORTGAGE, INC.

S. K. Olson
S. K. Olson, Senior Vice Pres. & Sec. Servicing

E. A. Hummel
E. A. Hummel, Vice Pres. & Default Adm.

STATE OF IOWA)
)
COUNTY OF POLK)

ss.

I, the undersigned, a Notary Public in and for said county and state, hereby certify that E. A. Hummel and S. K. Olson, whose names as Vice Pres. & Sec. Default Adm. and Senior Vice Pres. & Sec. Servicing, respectively, of Principal Wholesale Mortgage, Inc., a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 20th day of September, 19 99.

Susan Goodrich
Notary Public
My Commission Expires



This instrument was prepared by Stephen G. Gallaher, Counsel, Principal Residential Mortgage, Inc., 711 High Street, Des Moines, IA 50392-0780.

09/27/1999-40108
10:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 12.00

CERTIFICATE

STATE OF IOWA)
) ss.
COUNTY OF POLK)

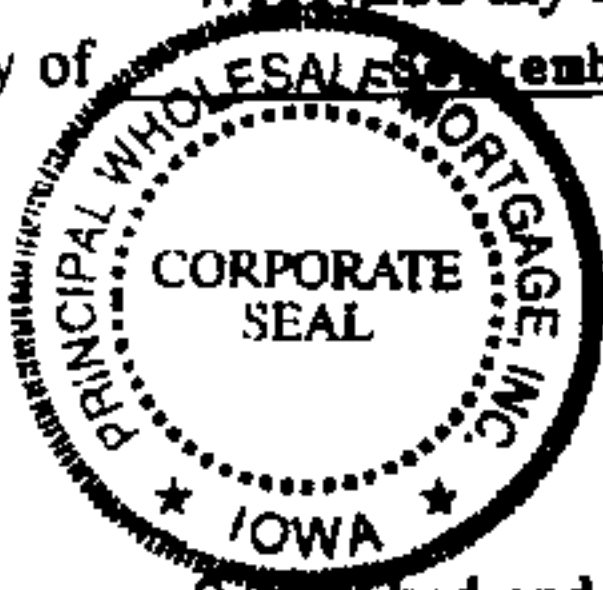
I, Stephen G. Gallaher, do hereby certify that I am the duly elected and qualified Assistant Corporate Secretary of Principal Wholesale Mortgage, Inc., f/k/a ReliaStar Mortgage Corporation, a corporation existing under the laws of the State of Iowa, with its principal place of business at The Principal Financial Group, Des Moines, Iowa 50392, and that as said Assistant Corporate Secretary I am familiar with and have access to the corporate seal and records of Principal Wholesale Mortgage, Inc.

I further certify that E. A. Hummel is the duly elected and qualified Vice Pres. & Sec. Default Adm. of Principal Wholesale Mortgage, Inc., and that such officer is now in office and was and is duly authorized to execute certain instruments on behalf of said corporation by virtue of Resolution Number 10 duly adopted by the Board of Directors of Principal Wholesale Mortgage, Inc. July 31, 1998, which Resolution is as follows:

"RESOLVED, that unless otherwise provided by the Board of Directors or Executive Committee resolution, any one of the following officers: the Chairman of the Board, the President, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, any Assistant Vice President, or any Counsel shall have the power to execute, or to appoint an attorney or attorneys in fact to execute, on behalf of the Company, conveyances or leases of land, oil, gas, mineral or other property rights; easements; subordination agreements; substitution of trustees; assignments and releases of mortgages, trust deeds and other encumbrances; powers of attorney in connection with the foreclosure of mortgages and trust deeds; any and all other instruments affecting or in any manner relating to real estate, or any interest therein or lien thereon owned by the Company."

I further certify that the above is a true and correct copy of Resolution Number 10 of Principal Wholesale Mortgage, Inc., and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed to this certificate is the corporate seal of said corporation.

WITNESS my hand and the seal of Principal Wholesale Mortgage, Inc. this 20th day of September, 1999.



Stephen G. Gallaher
Stephen G. Gallaher, Assistant Corporate Secretary of
Principal Wholesale Mortgage, Inc.

Subscribed and sworn to before me this 20th day of September, 1999, by Stephen G. Gallaher, Assistant Corporate Secretary of Principal Wholesale Mortgage, Inc.

Susan Goodrich
Notary Public in and for the State of Iowa



09/27/1999-40108
10:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 12.00