STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 011 4223574

KNOW ALL MEN BY THESE PRESENTS that for One and No/106 (\$1.00) Dollar and other good and valuable consideration in hand paid to Bank of America N.A., the grantor, as party of the first part, by The Secretary of Housing and Urban Development of Washington, D.C., as party of the second part, the receipt of which is hereby acknowledged, the party of the first part does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said party of the second part, its successors and assigns, subject to the provisions hereinafter contained, the following described real property situated in Shelby County, Alabama:

Lot 32, according to the Survey of Willow Point, Phase, I, as recorded in Map Book 21, Page 101 of the records in the office of the Judge of Probate, Shelby County, Alabama.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, on this the 25% day of February , 3000%.

BANK OF AMERICA N.A.

AFFIX CORPORATE SEAL

BY:

Its STEPHEN R. SOLOMON VICE PRESIDENT

ATTEST:

Its

JOHNNA YOCUM

Inst # 2000-06538

03/02/2000-06538 09:21 AM CERTIFIED SHELDY COUNTY JUDGE OF PREMATE

082 MMS 11.50

KENTUCKY STATE OF COUNTY OF

I, the undersigned authority in and for said State and County, hereby certify that STephen R. Sciomoi? and

Johnna Youm , whose name as YICE President and Assistant Secretary of Bank of America N.A., 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 said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and notarial seal on this the 35%of February $\cdot 2000 \cdot$

UEBURAH MCLANE

NOTARY DIDITIO

My Commission Expires:

State At Large - vantucky

My Commissic: Expires Dec. 15, 2002

Grantee's Address:

Secretary of Housing & Urban Development 600 Beacon Parkway West Beacon Ridge Tower Suite 300 35209 Birmingham, Alabama

This instrument prepared by:

Beth McFadden Rouse McFADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard 36609 Mobile, Alabama Pamela Andrews

Inst # 2000-06538

03/08/2000-06538 DODE HANG 11.50