

State of Alabama
County of Shelby

Pool Number:

For value received, the undersigned Alabama Housing Finance Authority does hereby grant, bargain, sell, convey, assign and deliver unto SouthTrust Mortgage Corporation, 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 |
|--------------------|------|-------|-------------|
| JULIE ANNE CARRERO | 2000 | 14393 | 600190 |
| JOHN DAVID WINTON | | | |

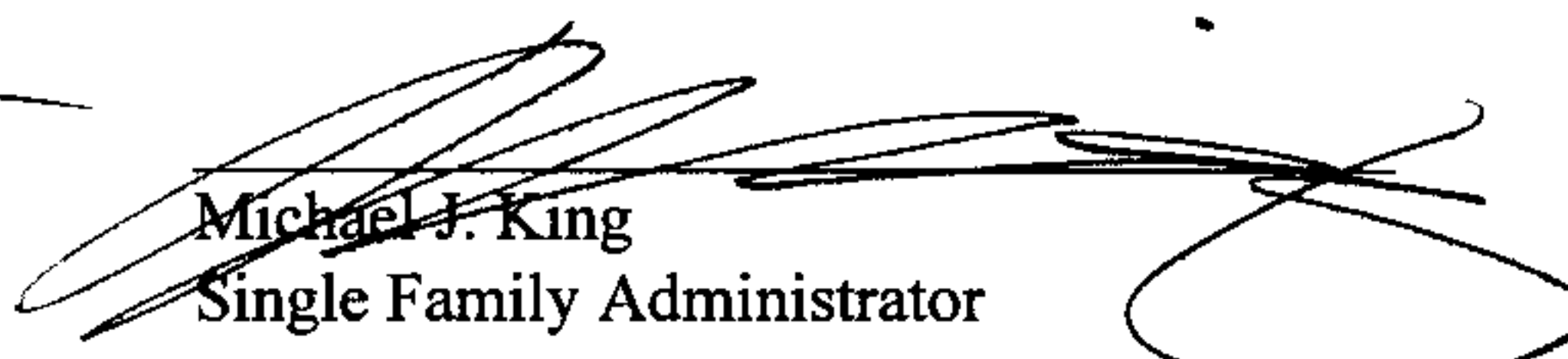
To have and to hold unto the said SouthTrust Mortgage Corporation, its successors and assigns forever.

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: May 22, 2000

Attest:

Alabama Housing Finance Authority


R. Stephen Nesmith
Single Family Operations Manager

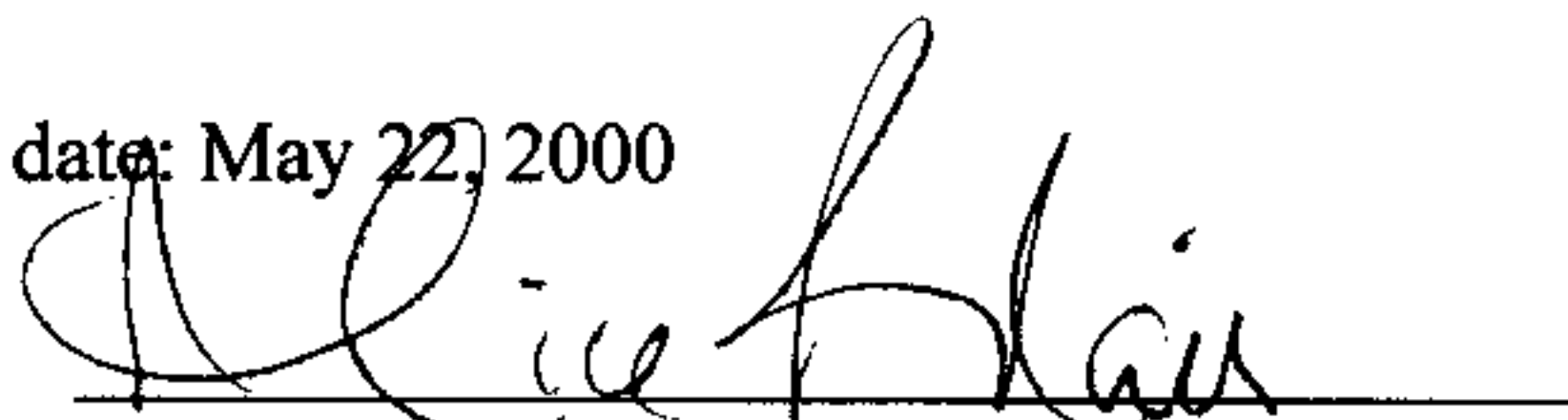

Michael J. King
Single Family Administrator

State of Alabama
County of Montgomery

I, the undersigned, a Notary Public in and for said State, hereby certify that Michael J. King and R. Stephen Nesmith, whose names as Single Family Administrator and Single Family Operations Manager, respectively, of Alabama Housing Finance Authority are signed to the foregoing instrument, and who are known to me, acknowledge 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: May 22, 2000

This instrument was prepared by:
Tracy Steele
Alabama Housing Finance Authority
P. O. Box 230909
Montgomery, AL 36123-0909


Alice Blair
Notary Public
My commission expires: July 2, 2003
07/27/2000-25127
08:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50

Inst # 2000-25127