TO HAVE AND TO HOLD unto the said COUNTRYWIDE HOME LOANS, INC., its successors and assigns forever.

IN WITNESS WHEREOF the said NEW SOUTH FEDERAL SAVINGS BANK has caused this instrument to be executed in its name by LEIGH PUTMAN, its Assistant Vice President, and its corporate seal is hereby affixed and attested by DIANNA DOWNS, Assistant Secretary to the corporation, both of whom are thereunto duly authorized, this eighteenth day of October, 2000.

NEW SOUTH FEDERAL SAVINGS BANK, a Federally Chartered Savings Bank

ATTEST:

DIAMMA DOWNS

Its Assistant Secretary

BY: DITTON

LEIGH PÚÍMAN

Its Assistant Vice President

(SEAL)

STATE OF ALABAMA )
JEFFERSON COUNTY )

I, the undersigned, a Notary Public for the State of Alabama at Large, hereby certify that LEIGH PUTMAN and DIANNA DOWNS, whose names as Assistant Vice President and Assistant Secretary, respectively, of NEW SOUTH FEDERAL SAVINGS BANK, a Federally Chartered Savings Bank, 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 official seal, this eighteenth day of October,

2000.

This instrument prepared by and RETURN TO: DIANNA DOWNS

c/o New South Federal Savings Bank
1900 Crestwood Blvd.
Birmingham, AL 35210

PATRICIA A. WREN

Notary Public

State of Alabama at Large

My Commission Expires: 04/16/02

C. WIDE ALABAMA 1/2000 DHP