

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 0114417162703

KNOW ALL MEN BY THESE PRESENTS that for One and No/100 (\$1.00) Dollar and other good and valuable consideration in hand paid to Countrywide Home Loans, Inc., 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 15, Breckenridge Park, Royal Ridge
Sector, as recorded in Map Volume 23, Page
96, in the Office of the Judge of Probate of
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 31st day of May, 2001.

COUNTRYWIDE HOME LOANS, INC.

AFFIX CORPORATE SEAL

BY:

Its

JILL BALENTINE 1ST VICE PRESIDENT

ATTEST:

Its

RAIG ANDERSON, ASSISTANT SECRETARY

Inst # 2001-22697

06/05/2001-22697
08:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 15.00

STATE OF TEXAS
COUNTY OF COLLIN

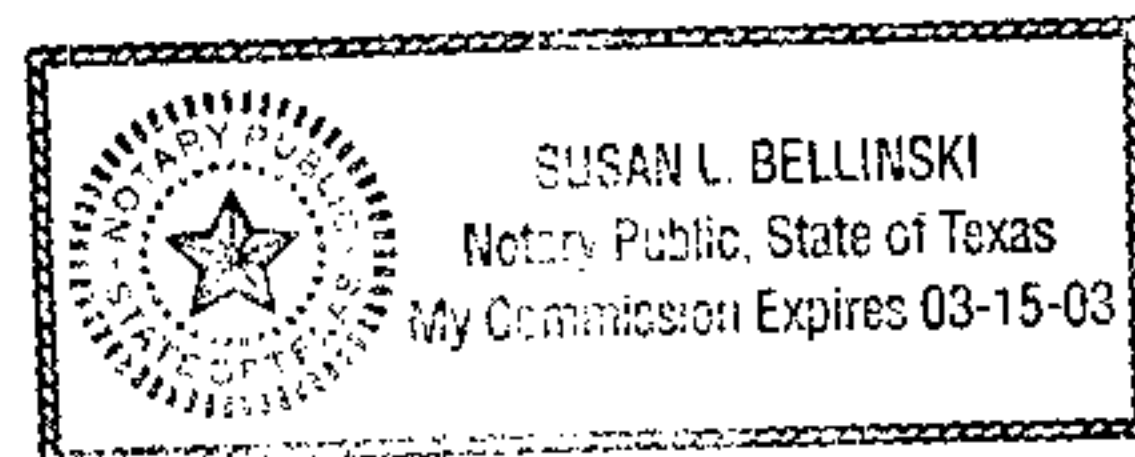
I, the undersigned authority in and for said State and County, hereby certify that JILL BALENTINE 1ST VICE PRESIDENT and TRAIG ANDERSON, ASSISTANT SECRETARY, whose name as _____ and _____ of Countrywide Home Loans, Inc., are signed to the foregoing conveyance and who are known to me, acknowledged before 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 31st day of May, 2001.

Susan L. Bellinski
NOTARY PUBLIC
My Commission Expires: _____

Grantee's Address:

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



This instrument prepared by:

William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609
W. R. Atchison

Inst # 2001-22697

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