

State of Alabama
County of Shelby

Pool Number:

403956
20030716000450490 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
07/16/2003 12:28:00 FILED/CERTIFIED

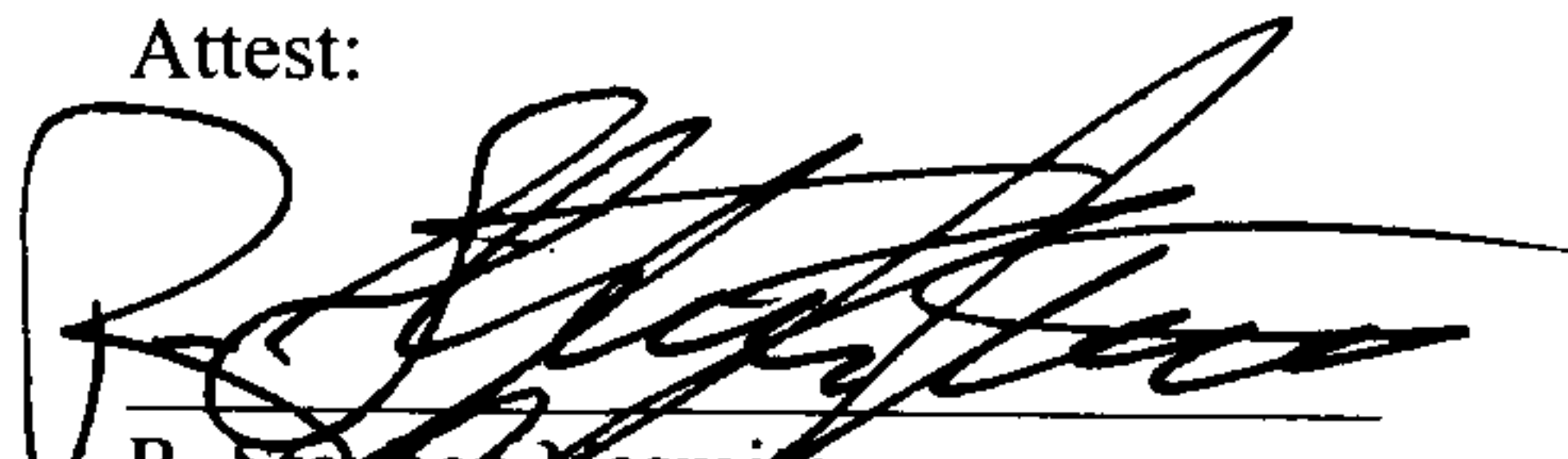
For value received, the undersigned Alabama Housing Finance Authority does hereby grant, bargain, sell, convey, assign and deliver unto New South Federal Savings Bank, its successors and assigns, a certain mortgage hereinafter more particularly described, and filed for record as indicated below, together 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
RYAN H. NORTHCUTT	INSTRUMENT #	200207150328360	ON 7-15-02
SANDRA R. NORTHCUTT			

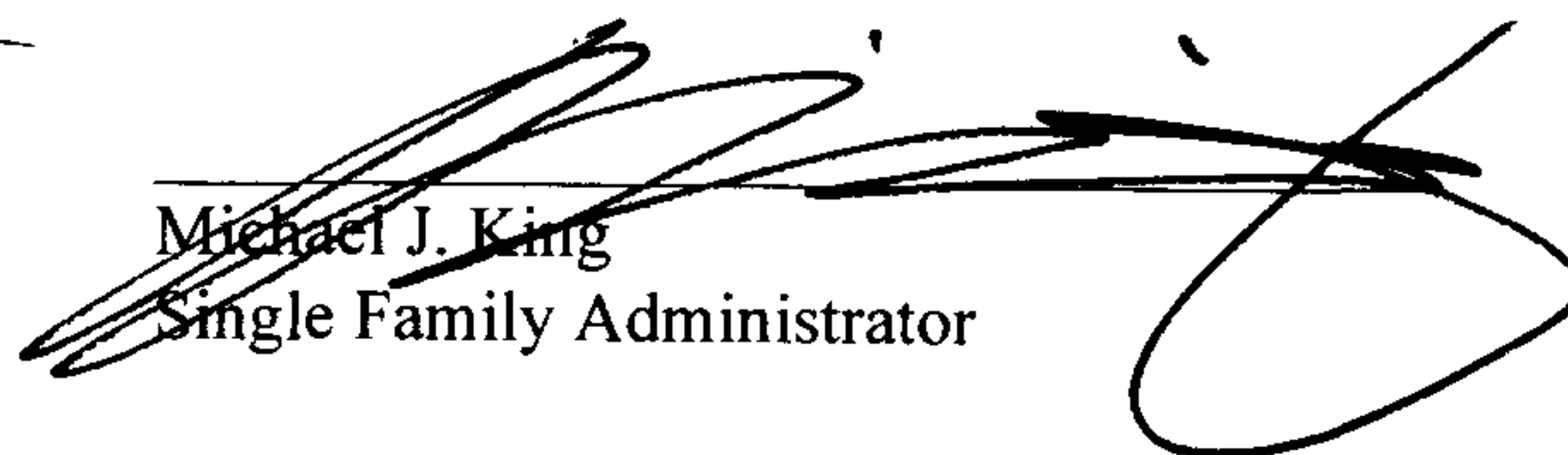
To have and to hold unto the said New South Federal Savings Bank, its successors and assigns forever.

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: July 31, 2002

Attest:


R. Stephen Nesmith
Single Family Operations Manager

Alabama Housing Finance Authority

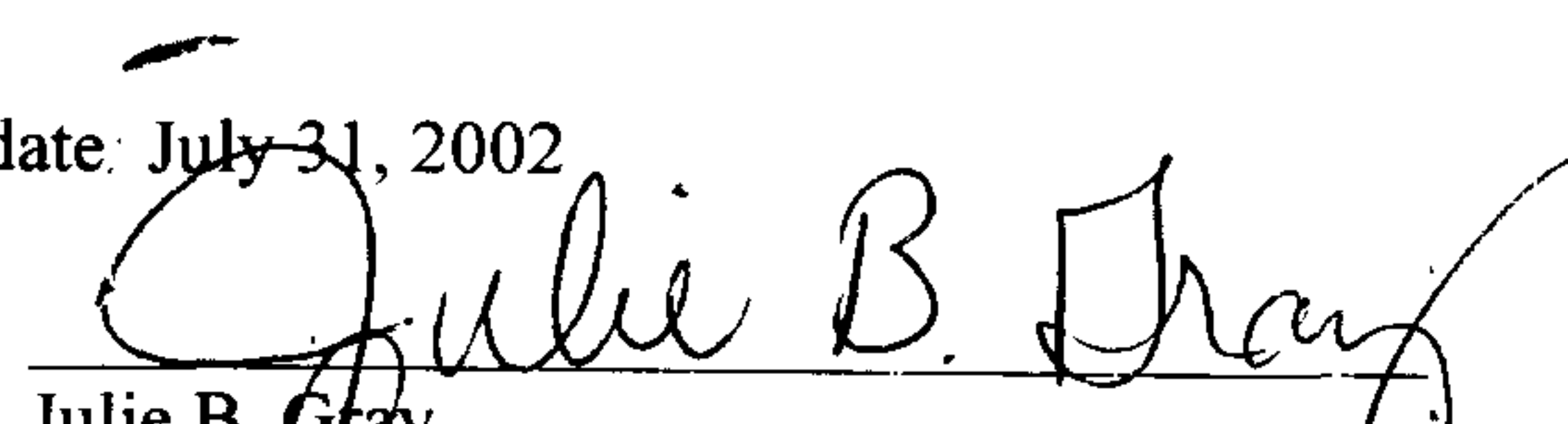

Michael J. King
Single Family Administrator

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: July 31, 2002

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


Julie B. Gray
Notary Public
My commission expires: June 17, 2006