STATE OF Alabama COUNTY OF Shelby 296

I, the undersigned, a Notary Public in and for said County and State hereby certify that __Joel D. Cornett __whose name as __Vice President _____ of Engel Mortgage Company, Inc., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me this day, that, being informed of the contents of the instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 4 day of February,

This instrument prepared by:

Carolyn Elliott

Engel Mortgage Company, Inc.

Notary Public

My Commission Expires May 2, 1982

After recording, return to

Engel Mortgage Company, Inc. Post Office Box 847
Birmingham, Alabama 35201

ATTENTION: Construction Loan Dept.

STEPP 11 M 8: 35 Red 1.00

15:0 FED 11 M 8: 35 250.

WJ WYSTATE PROBATE

3400 MONTGOMORY NWY

CN-0007 Polling, Ala 3512