SHELBY COUNTY

FOR VALUE RECEIVED. THE UNDERSIGNED ALABAMA HOUSING FINANCE AUTHORITY DOES HEREBY GRANT, BARGIN, SELL, CONVEY, ASSIGN AND DELIVER UNTO REAL ESTATE FINANCING, INC., 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) MICHAEL TODD WILLIAMS TRACY LYN WILLIAMS

300K 1994

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LOAN NUMBER 439426- 5 J

TO HAVE AND TO HOLD UNTO THE SAID REAL ESTATE FINANCING, INC. ITS SUCCESSORS AND ASSIGNS FOREVER-

IN WITNESS WHEREOF, THE SAID ALABAMA HOUSING FINANCE AUTHORITY TO BE SIGNED HERETO, ATTESTED, AND ITS CORPORATE SEAL AFFIXED BY ITS AUTHORIZED OFFICERS ON THIS DATE: JULY 25, 1994-

ATTEST:

MICHAEL! J. KING SINGLE FAMILY ADMINISTRATOR

ALABAMA HOUSING FINANCE AUTHORITY

ROBERT STRICKLAND EXECUTIVE DIRECTOR

STATE OF ALABAMA COUNTY OF MONTGOMERY

I, THE JNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE, HEREBY CERTIFY THAT ROBERT STRICKLAND, AND MICHAEL J. KING, W43SE NAMES AS EXECUTIVE DIRECTOR AND SINGLE FAMILY ADMINISTRATOR, FOREGOING INSTRUMENT, ALABAMA HOUSING FINANCE AUTHORITY ARE SIGNED T) THE ME ON THIS DAY, THAT AND WHO ARE KNOWN TO ME, ACKNOWLEDGED BEFORE 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: 7/25

THIS INSTRUMENT WAS PREPARED BY: REAL ESTATE FINANCING, INC. P. D. 33X 669 MONTGOMERY, AL 36131-0669

NOTARY PUBLIC

COMMISSION MY Commission Expires April 24, 1996

Inst # 1994-30937

10/12/1994-30937 08:28 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 OD1 HCD