

State of Alabama
Shelby County

Pool Number


For value received, the undersigned Alabama Housing Finance Authority does hereby grant, bargain, 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)	Book	Page	Loan Number
Robin L Nickell	1995	07405	445694-3

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 has caused its name to be signed hereto, attested, and its corporate seal affixed by its authorized officers on this date:
April 12, 1995.

Attest:


R. Stephen Nesmith
Single Family
Operation Manager

Alabama Housing Finance Authority

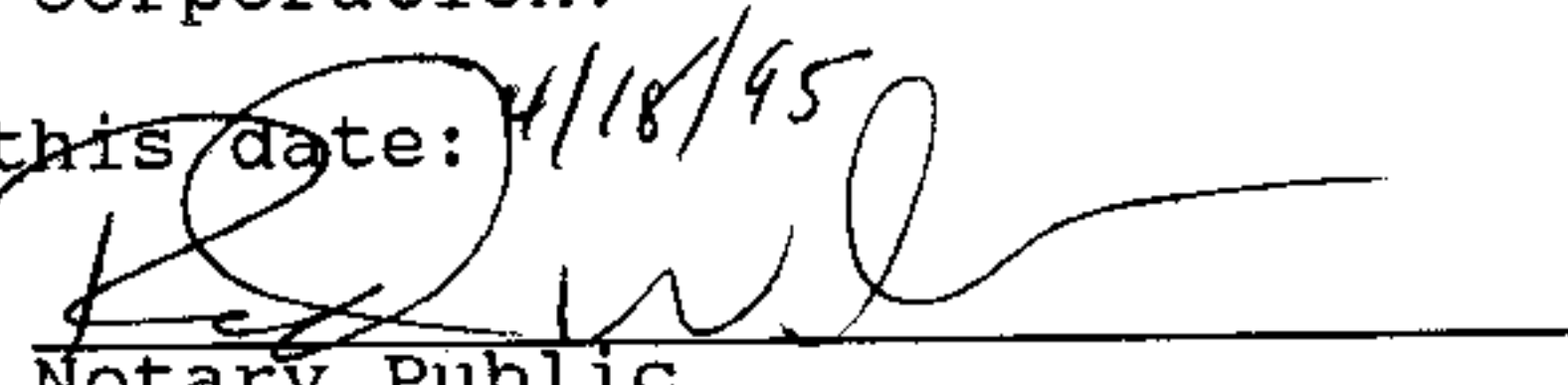

Michael J. King
Single Family Administrator

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 Operation Manager, Respectively, of Alabama Housing Finance Authority are signed to the foregoing instrument, and who are known to me, acknowledged 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: 4/18/95

This instrument was prepared by:
Real Estate Financing, Inc.
P. O. Box 669
Montgomery, Al 36101-0669
Lori K. Joyner


Notary Public
My commission expires:
My Commission Expires
November 9, 1998

Inst # 1995-12516

05/12/1995-12516
12:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50