

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 Regions Mortgage, 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:

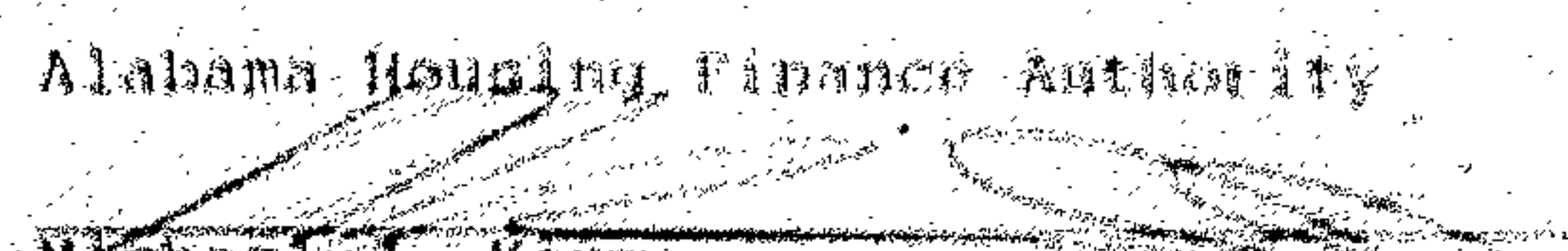
Mortgagor(s)	Book	Page	Loan Number
Derek S Anderson	1996	31316	453366-2

To have and to hold unto the said Regions Mortgage, 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: December 04, 1995.

Attest:

R. Stephen Nesmith
Single Family
Operation Manager

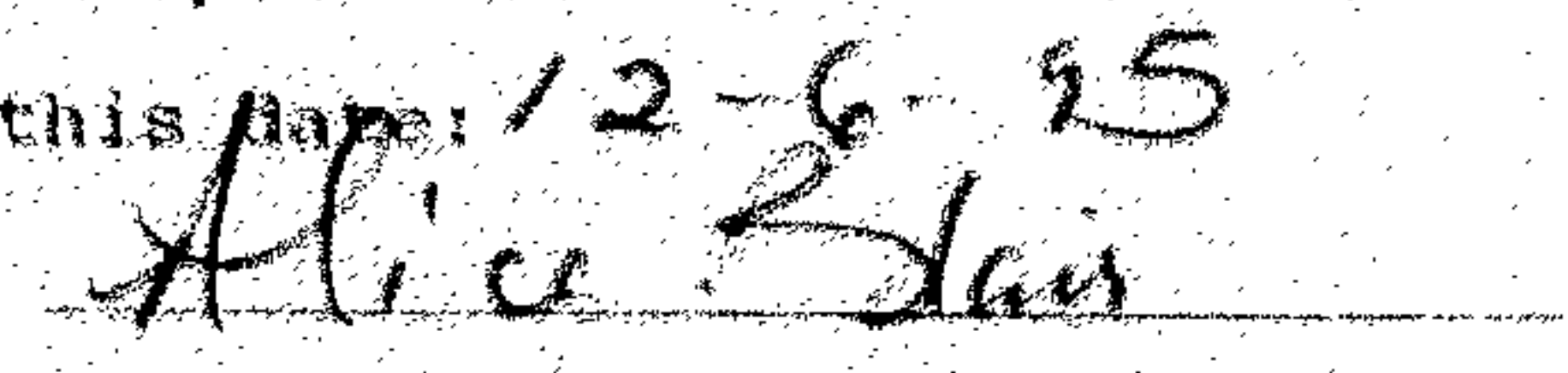
Alabama Housing Finance Authority

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: 12-6-95

This instrument was prepared by:
Regions Mortgage, Inc.
P. O. Box 669
Montgomery, AL 36101-0669
Lori K. Joyner


Notary Public
My Commission expires:

MY COMMISSION EXPIRES
JUNE 23, 1996

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