

SEND TAX NOTICE TO:

David Carmichael
308 Windchase Trace
Birmingham AL 35242

STATE OF ALABAMA)
COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS; that in consideration of One Dollar (\$1.00) and other good and valuable consideration to the undersigned Grantor in hand paid by the Grantee herein, the receipt and sufficiency of which are hereby acknowledged, **State Street Bank and Trust Company, a Massachusetts banking corporation, as Trustee of Mortgage Obligation Structured Trust 1993-1 under the Pooling and Servicing Agreement, dated March 1, 1993**, (herein referred to as "Grantor"), does hereby grant, bargain, sell and convey unto **David Carmichael** (herein referred to as "Grantee"), his heirs and assigns the following described property situated in the County of Shelby, State of Alabama, to-wit:

Commence at the Southwest corner of the SW 1/4 of the NW 1/4 of Section 30, Township 18 South, Range 2 East; thence run Easterly and along the South line for a distance of 800.0 feet, more or less, to a point on the Westerly margin of Shelby County Highway No. 55; thence N 31° 30' E and along said highway for a distance of 320.95 feet to the POINT OF BEGINNING. Thence continue along same line for a distance of 68.5 feet; thence turn 90° 00' 00" to the left for a distance of 219.00 feet; thence turn 90° 00' 00" to the left for a distance of 68.50 feet; thence turn 90° 00' to the left for a distance of 219.00 feet to the POINT OF BEGINNING.

This conveyance is made subject to any and all restrictions, reservations, easements, and rights-of-way, matters of survey, municipal ordinances and ad valorem taxes for current and subsequent years.

The property conveyed herein is subject to any and all outstanding right of redemption on the part of those parties entitled to redeem under the laws of the State of Alabama and the United States of America by virtue of that certain foreclosure as evidenced by Mortgage Foreclosure Deed dated April 12, 1996, recorded in the Office of the Judge of Probate of Shelby County, Alabama in Instrument No. 1996-12068.

For ad valorem tax purposes only, the address of the property is Route 1, Box 218-A, Sterrett, Alabama 35147.

TO HAVE AND TO HOLD, the aforegranted premises to the said Grantee, his heirs and assigns forever.

Grantor makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the Grantor has neither permitted or suffered any lien, encumbrance of adverse claim to the property described herein since the date of acquisition thereof by the Grantor.

IN WITNESS WHEREOF, STATE STREET BANK AND TRUST COMPANY, a Massachusetts banking corporation, as Trustee of Mortgage Obligation Structured Trust 1993-1 under the Pooling and Servicing Agreement, dated March 1, 1993 has caused this instrument to be executed by its duly authorized officer on this the 13 day of December, 1996.

STATE STREET BANK AND TRUST COMPANY,
a Massachusetts banking corporation,
as Trustee of Mortgage Obligation Structured Trust 1993-1 under the Pooling and Servicing Agreement, dated March 1, 1993

ATTEST

By: [Signature]
Its: _____

By: [Signature]
Its: _____

MICHELE DRURY, VICE PRESIDENT
RYLAND MORTGAGE COMPANY
AS ATTORNEY-IN-FACT

Inst # 1997-04936
02/14/1997-04936
03:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 103 46.00

Inst # 1997-04936

CLAYTON T. SWEENEY, ATTORNEY AT LAW

