

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
Jenifer M Fowler James C. Fowler	1996	39221	476360

Inst # 1997-10524


04/04/1997-10524
01:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

To have and to hold unto the said Regions Mortgage, Inc. its successors and assigns forever.

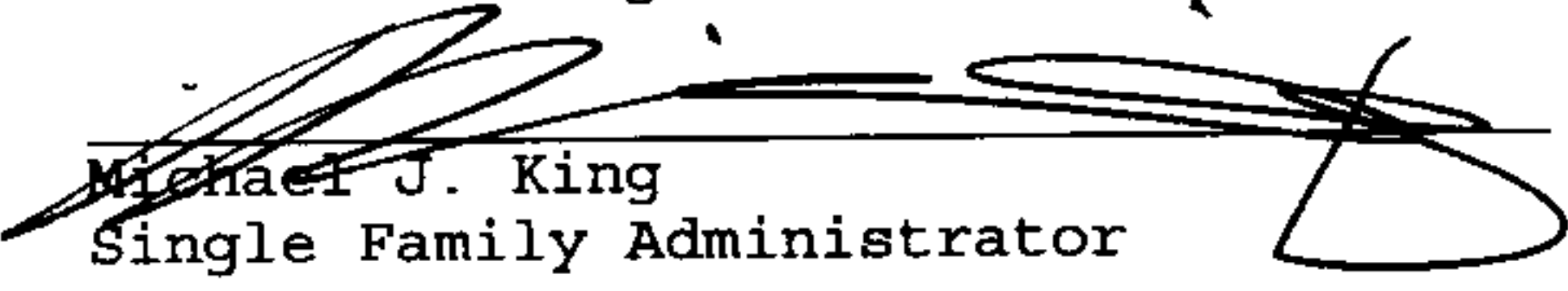
In witness whereof, the said Alabama Housing Finance Authority has caused its name to be signed hereto, attested, and its corporate seal affixed by its authorized officers on this date:

JAN 08 1997

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: JAN 08 1997

This instrument was prepared by:
Regions Mortgage, Inc.
P. O. Box 669
Montgomery, Al 36101-0669
Stephanie Royal


Notary Public
My Commission expires MY COMMISSION EXPIRES
JUNE 23, 1999

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