997-32875

State of Alabama County of Shelby 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)

Loan Number 491997.3

TIM E. DARBY MOLLY DARBY Book Page 1997 - 21970

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: July 22, 1997

Attest;

R. Stephen Nesmith

Single Family Operations Manager

Alabama Housing Finance Authority

et J. King

Single Family Administrator

State of Alabama County of Montgomery

10/08/1997-32875 01:08 PM CERTIFIED SHELENO COUNTY JUDGE OF PROBATE

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 Operations Manager. Respectively, of Alabama Housing Finance Authority are signed to the foregoing instrument, and who are known to me, acknowledge 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: July 22, 1997

This instrument was prepared by:

Alabama Housing Finance Authority

P. O. Box 230909

Montgomery, AL 36123-0909

Alice Blair

Notary Public

My commission expires: June 23, 1999