

THE STATE OF ALABAMA)
SHELBY COUNTY.)

KNOW ALL MEN BY THESE PRESENTS:

That Countrywide Home Loans, Inc., organized and existing under the laws of the State of Alabama, whose principal place of business is located at 6400 Legacy Drive, Plano, TX 75024, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and by these presents, does hereby grant, bargain, sell and convey unto the Secretary of Veterans Affairs, an Officer of the United States of America, formerly known as Administrator of Veterans Affairs, whose address is Department of Veterans Affairs, 345 Perry Hill Road, Montgomery, Alabama 36109, hereinafter called Grantee, and his successors in such office, as such, and his/her or their assigns, the following-described property, situated in the county of Shelby, Alabama, to wit:

Lot 3, according to the survey of Indian Valley Ranchette Sector, as recorded in Map Book 5, page 77 in the Probate Office Shelby County, Alabama; being situated in Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all easements and restrictions of record and ad valorem taxes not due or payable on the date hereof.

The Grantor also assigns and transfers to the Grantee herein all of said Grantor's claim and notes, and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

To Have and To Hold, the aforegranted property together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee, and his/her successors in such office, as such, and his/her or their assigns forever, Grantor hereby covenants with the said Grantee and his/her successors in such office, as such, and his/her or their assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrance; that it has a good right to sell and convey the same to the said Grantee herein, and that Grantor will warrant and defend the premises to the said Grantee and his/her successors in such office, as such, and his/her or their assigns forever, against the lawful claims and demands of all persons claiming the same by, through, or under Grantor.

IN WITNESS WHEREOF, the said Grantor has caused these presents to be signed by its VICE PRESIDENT, and attested by its ASSISTANT SECRETARY, both thereunto duly authorized, and its corporate seal to be affixed all on this the 28th day of August, 1998.

09/08/1998-34999
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRN 12.00

MTX

[CORPORATE SEAL]

COUNTRYWIDE HOME LOANS, INC.

Mance
(Attesting Official)

BY: [Signature]
(Executing Official)

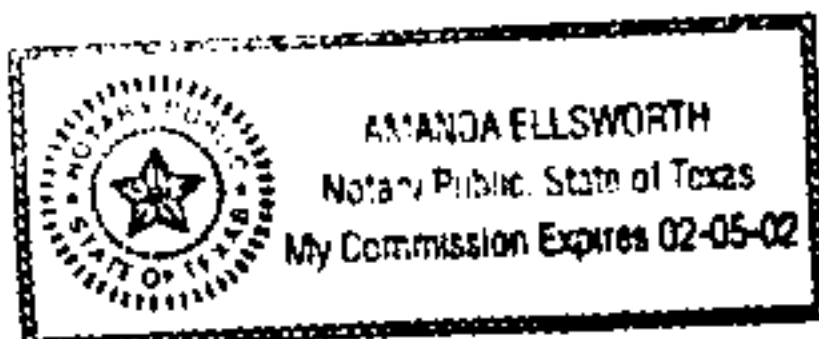
Its BRANDON KIRKHAM, ASSISTANT SECRETARY

Its VICTOR G. DRAPER, VICE PRESIDENT

THE STATE OF TEXAS, COLLIN COUNTY.

I, a Notary Public in and for said State and County, do hereby certify that VICTOR G. DRAPER and BRANDON KIRKHAM, whose names as VICE PRESIDENT and ASSISTANT SECRETARY of Countrywide Home Loans, Inc., a Corporation, are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 28th day of August, 1998.



Amanda Ellsworth
Notary Public in and for said State and County

This instrument prepared by: William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609
(334) 342-9172

Inat & 1998-34999

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