STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that FIRST OF AMERICA LOAN SERVICES, INC., a corporation, the grantor, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable considerations hereby acknowledged to have been paid to the said grantor by FEDERAL NATIONAL MORTGAGE ASSOCIATION, the grantee, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said grantee, subject to the provisions hereinafter contained, all that real property in the County of Shelby, State of Alabama, described as follows:

Lot 9, Block 5, according to the Map of Cahaba Valley Estates, Seventh Sector, as recorded in Map Book 6, Page 82, in the Probate Office of Shelby County, Alabama.

EXCEPTING THEREFROM such oil, gas and other minerals in, on and under said real property, together with all rights in connection therewith, as have previously been reserved by or conveyed to others; it being the intention of the grantor to convey to grantee only the interest grantor owns therein;

Together with all and singular the rights, privileges, tenements, whereditaments and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said grantee, its successors and assigns, forever.

This conveyance is made subject to restrictive covenants, easements and building setback lines, if any, applicable to said property of record in the said Probate Court records, and further, subject to all statutory rights of redemption existing by virtue of foreclosure sale of said property held on the 3rd

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day of September, 1998, pursuant to powers of sale contained in that certain mortgage from Sherrie L. McCoy to Washtenaw Mortgage Co. recorded in Instrument No. 1995-37003 of the said Probate Court records, which mortgage was subsequently assigned to First of America Loan Services, Inc., by instrument recorded in Instrument No. 1997-16378 of the said Probate Court records.

FIRST OF AMERICA LOAN SERVICES, INC.

By:

Its Mortgage Servicing Officer

State of ILLINOPS County of MCLEAR

I, the undersigned notary public in and for said state and county, hereby certify that kickerd K. Farr , whose name as Mortgage Servicing Officer First of America Loan Services, Inc., a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and notarial seal on this the 20th day

of

"OFFICIAL SEAL"

Dona E. Downing

Notary Public, State of Illings y Public,
My Commission Expires 0147/00 pmmission Expires: 17, 2000

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The grantee's address is:

This instrument was prepared by

William S. McFadden, Attorney at Law McFadden, Lyon & Rouse, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609

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