

STATE OF ALABAMA  
COUNTY OF SHELBY

LIMITED WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of the sum of \$112,500.00 to the undersigned Grantor, in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, The Bank of New York, as Trustee under the pooling and servicing agreement dated as of May 1995 among CWMBS, Inc., as depositor, Countrywide Mortgage Conduit, Inc. (now known as Independent National Mortgage Corporation) as seller and master servicer, and The Bank of New York, as Trustee, relating to Mortgage Pass-Through Certificates Series 1995-J (herein referred to as Grantor) hereby grant, bargain, sell and convey unto Martha J. Jones, an unmarried woman (herein referred to as Grantee), the following described real estate situated in SHELBY County, Alabama, to-wit:

Lot 1, according to the Survey of Southern Hills Sector 6, Phase One, as recorded in Map Book 17, page 93, in the Probate Office of Shelby County, Alabama.

Address of the Property: 206 Milgray Lane  
Calera, AL 35040

Described property to become the homestead of Grantee.

\$111,554.00 of the purchase price is being paid by the proceeds of a first mortgage executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantee, its successors and assigns forever.

AND THE GRANTOR will warrant and forever defend the right and title to the above described property unto the Grantee against the claims of Grantor and all others claiming by or under Grantor.

25th IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on this the 26 day of March, 19 99.

Bank of New York, as Trustee  
By IndyMac, Inc. as Attorney-in-Fact

KAREN M. MASTRO  
VICE PRESIDENT  
DEFAULT MANAGEMENT

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

I, the undersigned, a Notary Public in said County and for said State, do hereby certify that \_\_\_\_\_, in his/her official capacity as \_\_\_\_\_ of The Bank of New York, as Trustee under the pooling and servicing agreement dated as of May 1995 among CWMBS, Inc., as depositor, Countrywide Mortgage Conduit, Inc. (now known as Independent National Mortgage Corporation) as seller and master servicer, and The Bank of New York, as Trustee, relating to Mortgage Pass-Through Certificates Series 1995-J, 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 the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 26 day of March, 19 99.

Notary Public  
Commission Expires: \_\_\_\_\_

INSTRUMENT PREPARED BY:

Kevin K. Hays, PC  
Attorney at Law  
200 Canyon Park Drive  
Pelham, AL 35124  
205-620-5670

SEND TAX NOTICES TO:

Martha J. Jones  
206 Milgray Lane  
Calera, AL 35040

04/09/1999-15053  
10:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 12.00

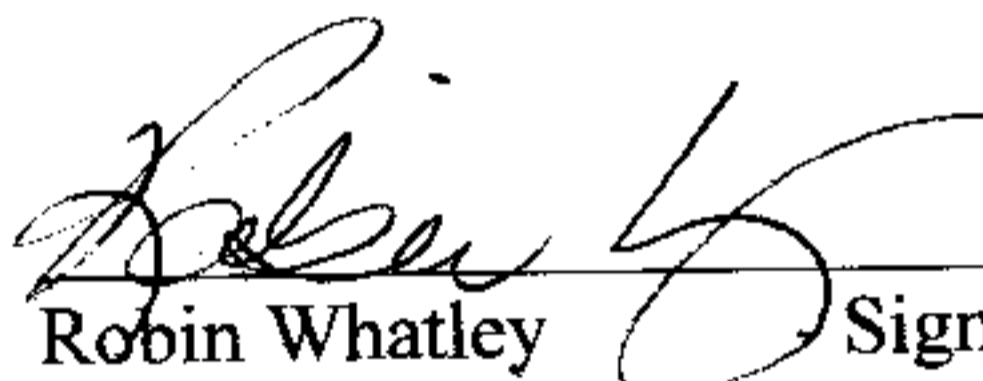
Inst # 1999-15053

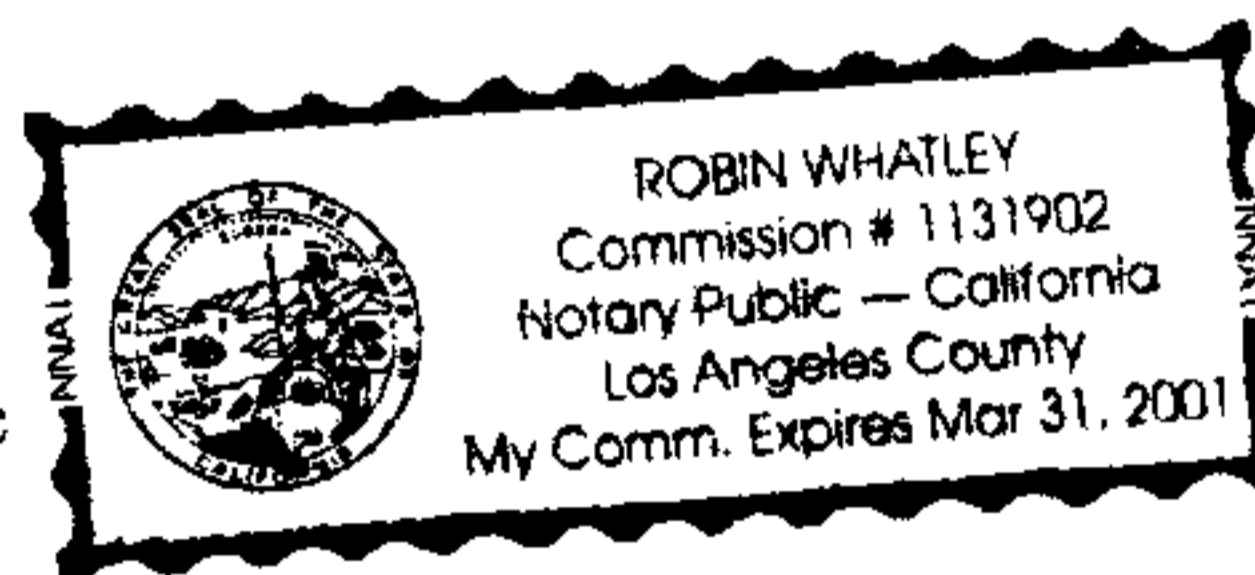
# CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On March 25, 1999 before me, Robin Whatley, Notary Public, personally appeared **Karen M. Mastro**, Vice President of IndyMac Inc., formerly known as Independent National Mortgage Corporation, Attorney In Fact for Bank of New York, As Trustee, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

**WITNESS** my hand and official seal.

  
Robin Whatley Signature of Notary Public



## OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

### Description of Attached Document

Title or Type of Document: Deed

### Capacity Claimed by Signer

Signer's Name: KAREN M. MASTRO

Corporate Officer  
Title: Vice President

Signer if Representing:  
INDY MAC, INC., formerly known as Independent National Mortgage Corporation, Attorney In  
Fact for Bank of New York, As Trustee  
Loan No 105234

04/09/1999-15053  
10:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
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