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RECORD SECOND

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) Book Page Loan Number 10001840
ELIZABETH ANN SHEPPARD 1999 41186

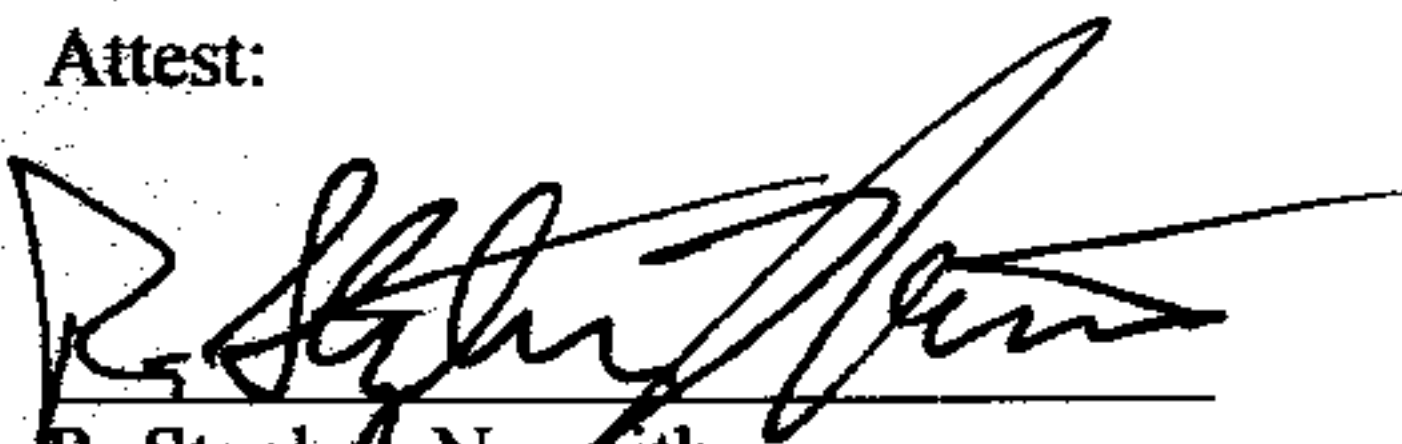
To have and to hold unto the said Regions Mortgage, Inc., its successors and assigns forever.

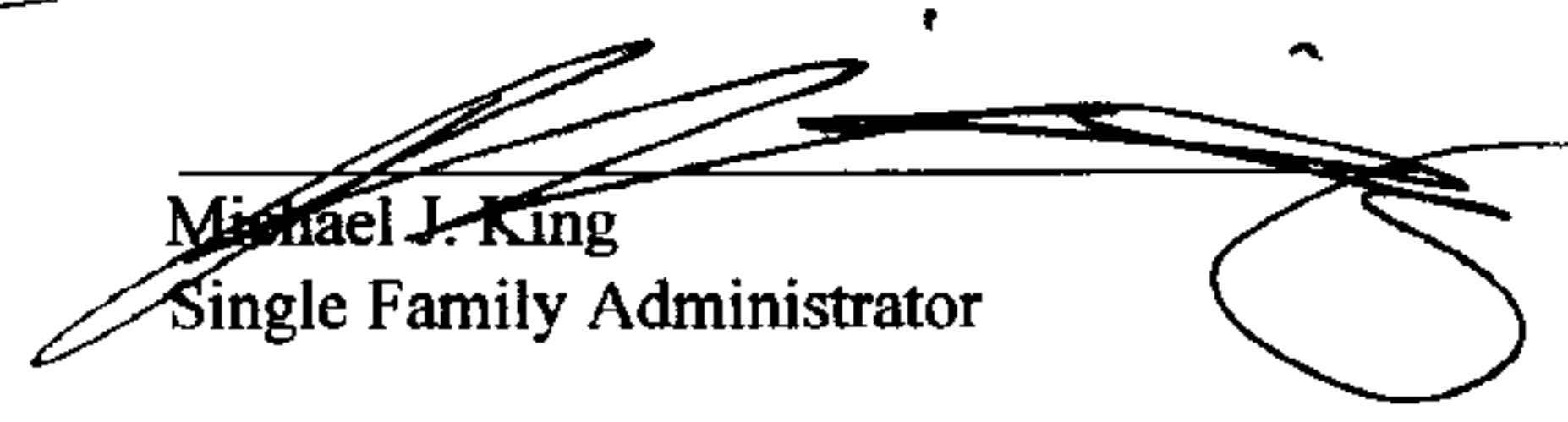
In witness whereof, the said Alabama Housing Finance Authority has caused its name to be signed hereto, attested, and its corporate seal affixed by its authorized officers on this date:
October 26, 1999

Inst # 1999-47203

Attest:

Alabama Housing Finance Authority


R. Stephen Nesmith
Single Family Operations Manager

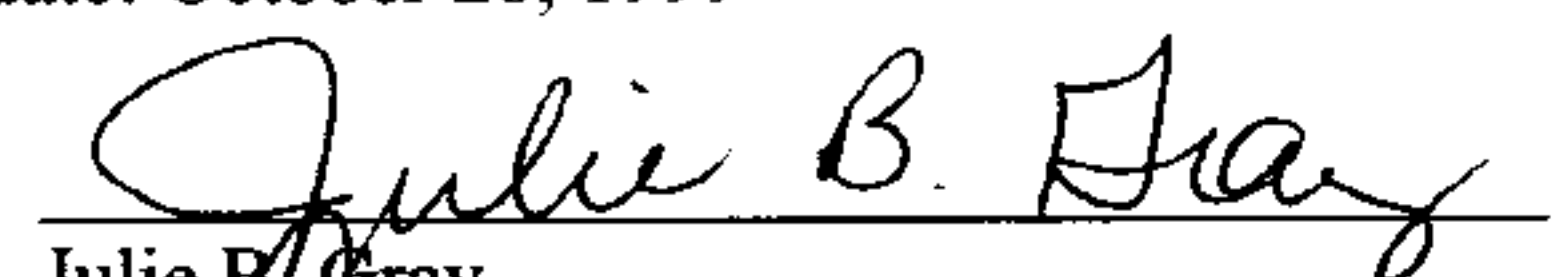

Michael J. King
Single Family Administrator

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 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: October 26, 1999

This instrument was prepared by:
Kelly Hanks
Alabama Housing Finance Authority
P. O. Box 230909
Montgomery, AL 36123-0909


Julie B. Gray
Notary Public
My commission expires: July 27, 2002



11/18/1999-47203 99B
10:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HNS 8.50