STATE OF ALABAMA **COUNTY OF SHEBLY**

4945143

FOR VALUE RECEIVED, the undersigned Regions Mortgage, Inc., organized and existing under the laws of the State of Alabama, does hereby GRANT, BARGAIN, CONVEY, ASSIGN, AND DELIVER unto Alabama Housing Finance Authority, a corporation, its successors and assigns, that certain mortgage executed by Shane M. Overton *to Alabama Housing Finance Authority, and filed for records in the Mortgage Book No. 1997, On Page No. 3916, Together with the debt thereby secured and the note therein described and all interest of the undersigned in to the lands and property conveyed by said mortgage.

*and Michelle C. Overton, married

TO HAVE AND TO HOLD under the said Alabama Housing Finance Authority Inc., its successors and assigns, FOREVER.

IN WITNESS WHEREOF, the said Regions Mortgage, Inc., has caused this instrument to be executed in its name by, Brenda Koerner, its Senior Closing Officer, and its corporate seal to be hereto affixed and attested by Lynn Benefield, its Closing Officer, both of whom are thereunto duly authorized, this The 16th day of November 1999.

Attest

VN BENEFIELD **CLOSING OFFICER** REGIONS MORTGAGE, INC.

BRENDA KOERNER

SENIOR CLOSING OFFICER

State of Alabama, County of Montgomery

I, the undersigned, a notary public in and for said State, hereby certify that Lynn Benefield and Brenda Koerner, whose names is Closing Officer, and Senior Closing Officer, respectively, are signed to the foregoing conveyance, and who are known to me, acknowledge before me on this day, that being informed of the contents of the conveyance, they as such authorized representatives and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 16th day of November 1999.

Notary Public, Alabama, State at Large

Renee Dotson

My Commission Expires 03-21-00

11/22/1999-47544 09:56 AM CERTIFIED SHELDY COUNTY JUNCE OF PRODATE 1.50 eei CJi

This instrument was prepared by: Michelle Hill

REGIONS MORTGAGE, INC. **605 SOUTH PERY STREET** MONTGOMERY, AL 36104