

State of Alabama

Pool Number:

County of Shelby

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)

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RYAN SCOTT SIMMONS

5462643


MONICA CHRISTINE SIMMONS

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: August 17, 1999

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: August 17, 1999

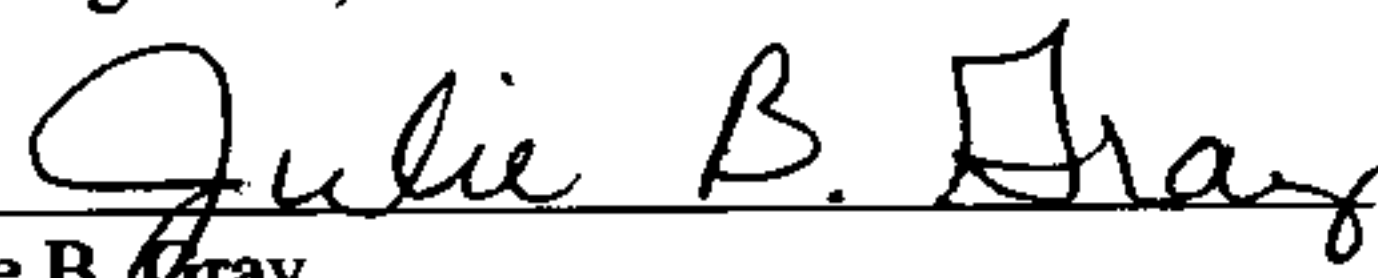
This instrument was prepared by:

Kelly M. Hanks

Alabama Housing Finance Authority

P. O. Box 230909

Montgomery, AL 36123-0909


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

12/02/1999-48750
10:21 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 HWS

8.50

*Shea Carroll
Closing dept.*

99B

Inst # 1999-48750