

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)

MARLIS M. ~~RICHARDSON~~

Inst. #  
1999-45785

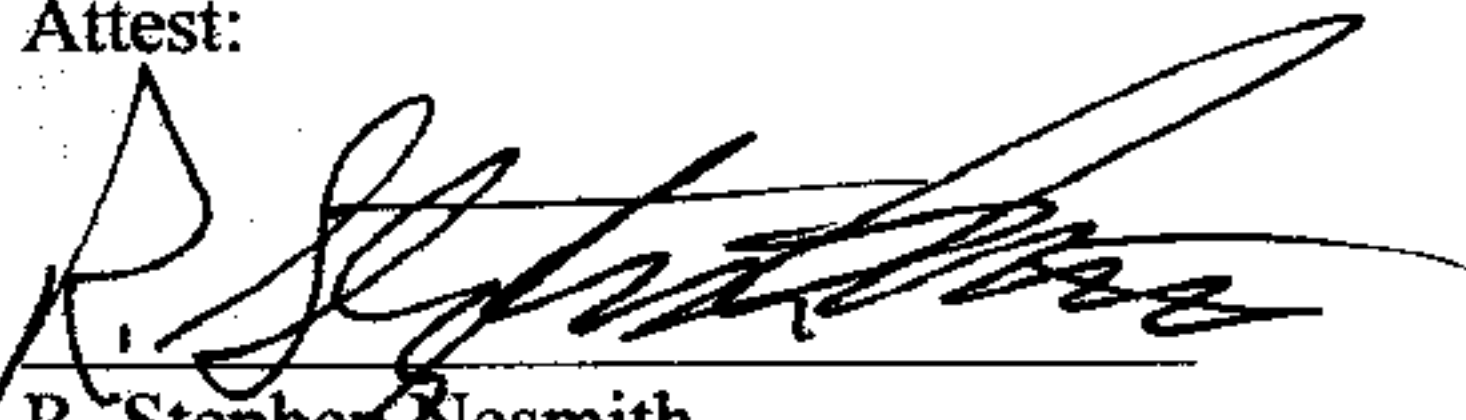
Loan Number ~~1000707~~

5766654

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

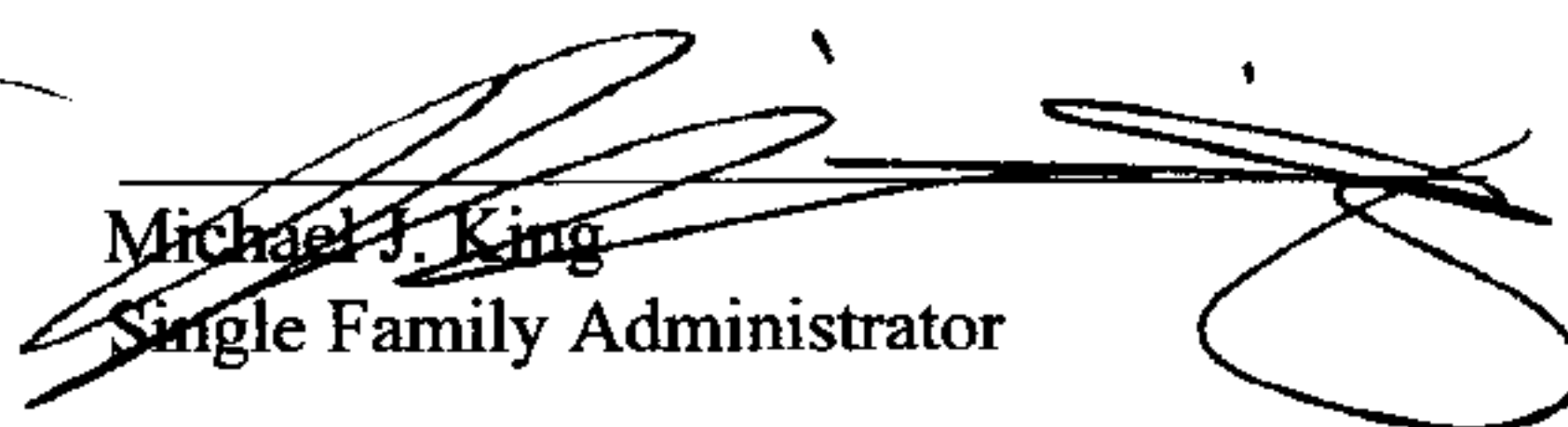
In witness whereof, the said Alabama Housing Finance Authority has caused its name to be signed hereto, attested, and its corporate seal affixed by its authorized officers on this date:  
November 19, 1999

Attest:



R. Stephen Nesmith  
Single Family Operations Manager

Alabama Housing Finance Authority



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: November 19, 1999

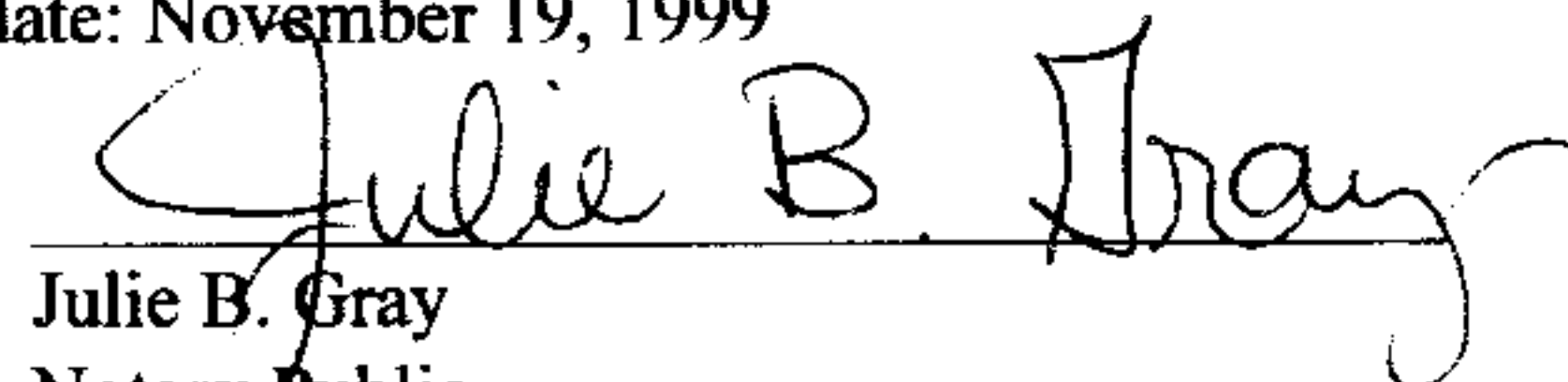
This instrument was prepared by:

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

12/09/1999-49771  
09:35 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MMS 8.50

Inst # 1999-49771

*SD [unclear]*  
*Cloning Dept*  
*Regions [unclear]*

99c