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 hereinaster 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:

Loan Number 1000594

Mortgagor(s)

Book
Page

JOEL E TOMAS

Anst# 1999 - 40826

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: September 3, 1999

Attest:

Alabama Housing Finance Authority

R. Stephen Nesman

Single Family Operations Manager

Single Family Administrator

1999-49997

12/10/1999-49997

10:28 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 8.50

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: September 3, 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

Regions martgage, Inc-Regions martgage, Inc-Closing deget-1.0. Box 51017 Montgomery, AL 310103-5617