STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 011-4245598

KNOW ALL MEN BY THESE PRESENTS that for One and No/100 (\$1.00) Dollar and other good and valuable consideration in hand paid to Bank of America N.A., the grantor, as party of the first part, by The Secretary of Housing and Orban Development of Washington, D.C., as party of the second part, the receipt of which is hereby acknowledged, the party of the first part does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said party of the provisions hereinafter contained, the following described real property situated in Shelby County, Alabama:

Lot 24, according to the Resurvey of Lots 1 through 64, 89 through 104 and A through C, of Applegate Manor, as recorded in Map Book 10, Page 25 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama, together with all of the rights, privileges and easements and appurtenant ownership interest in and to premises previously conveyed by Applegate Realty, Inc. by deed recorded in Real 65, page 201 in the Probate Office of Shelby County, Alabama, and more fully defined in the Declaration of Covenants, Conditions and Restrictions of Applegate Townhouse, as recorded in Real 63, page 634 in said Probate office; being situated in Shelby County, Alabama.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, on this the all day of December, 1999.

BANK OF AMERICA N.A.

AFFIX CORPORATE SEAL

7

SHARON L. BAXTER Aast. Vice President

ATTEST:

Its

JOHNNA YOO

12/23/1999-51849 10:36 AM CERTIFIED MELN CHATY JUST & PARATE STATE OF KENTUCKY
COUNTY OF JEFFERSON

The undersigned authority in and for said State and County, hereby certify that SHARONLBAKTER and whose name as ASST. VICE PRESIDENT and AMERICAN Whose name as ASST. VICE PRESIDENT and AMERICAN SECRETARY of Bank of America N.A., are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and notarial seal on this the 20 day of

PAULLIC FRANK, NOISTY PUBLIC Phylis Frank, Noisty Public My Commission Expires:

State At Large - Kentacky

My Commission Expires Nov. 18, 2002

Grantee's Address:

Secretary of Housing & Urban Development 600 Beacon Parkway West Beacon Ridge Tower Suite 300 Birmingham, Alabama 35209

This instrument prepared by:

Beth McFadden Rouse McFADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609 Valri E. McNutt

Inst 0 1999-51849

12/23/1999-51949 10:36 AM CERTIFIED SELW CHETY MEE ST PROME