RECORD SECOND Pool Number: Nov 24 18 28 AM '99 For value received, the undersigned Alabama Housing Finance Authority does hereby grant, 2 bargain, sell, convey, assign and deliver unto Regions Vortgage, 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) JASON A. LEDICA APRIL L. LEDFORD

State of Alabama

County of Elizabeth

Page 3600 Loan Number 568844

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 31, 1999

Attest:

Alabama Housing Finance Authority

R. Stepher Mes

ger Family Operations Manager

Single Family Administrator

000382

State of Atabama.

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 31, 1999

This instrument was prepared by:

Kelly M. Hanks

Alabama Housing Finance Authority

P. O. Box 230909

Montgomery, AL 36123-0909

Julie B.

Notarvik

Ayrcommissión expires: July 27, 2002

QUELBY COUNTY JUDGE OF PROBATE

Ret: Region