

RECORD SECOND

State of Alabama
County of Shelby

Pool Number:

Inst # 2000-02232

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:

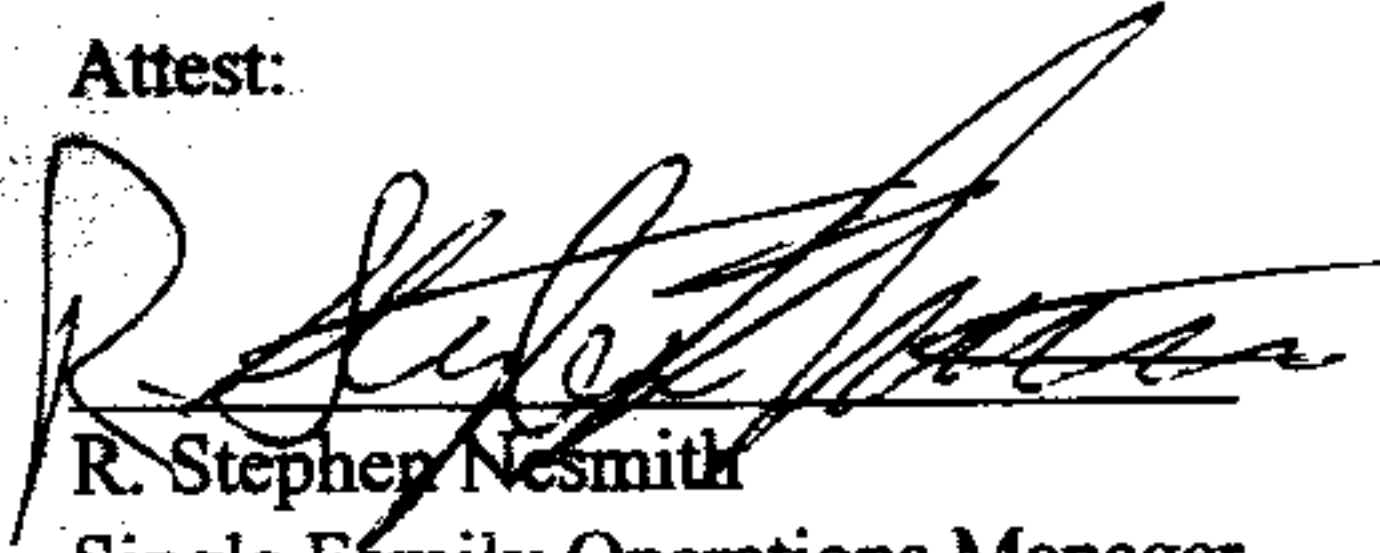
Mortgagor(s)	Instrument # Book-Page	Loan Number
JOHN ALLEN PLEDGER	1999-36221	4000117 5641220

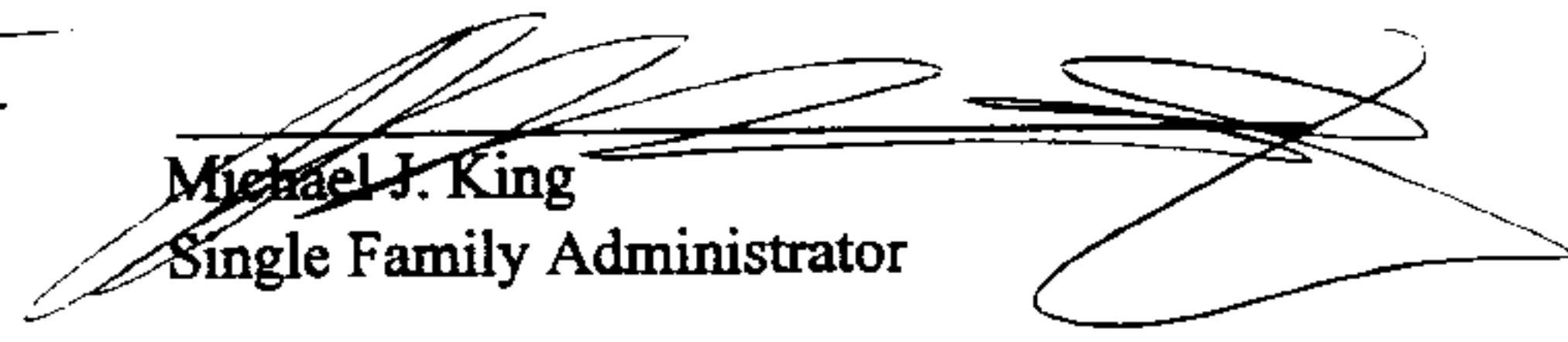
To have and to hold unto the said Regions Mortgage, Inc., its successors and assigns forever.

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 14, 1999

Attest:

Alabama Housing Finance Authority


R. Stephen Nesmith
Single Family Operations Manager

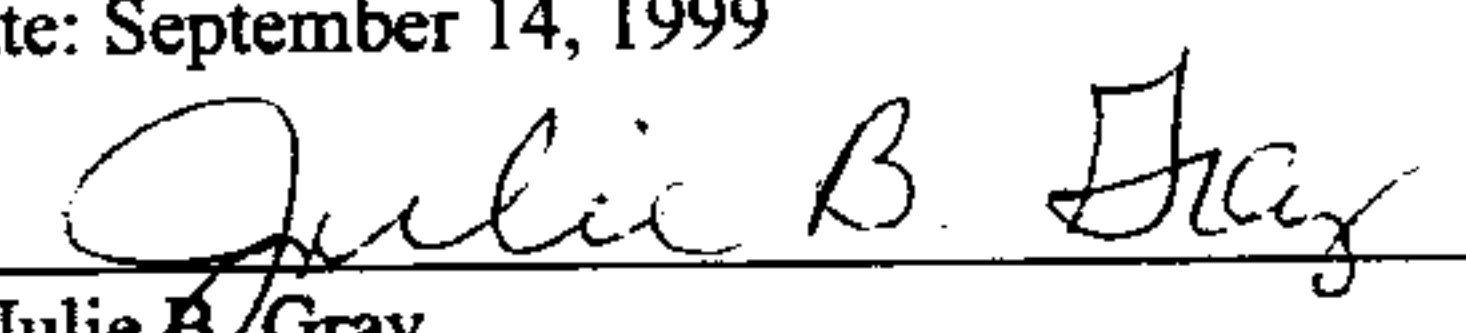

Michael J. King
Single Family Administrator

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: September 14, 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: 2002-09-27, 2002

REGIONS MORTGAGE INC.
605 S PERRY ST
MONTGOMERY, AL 36109
ATTN: CLOSING DEPT

01/21/2000-02232
09:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JUL 10 8.50