

THE STATE OF ALABAMA,
SHELBY COUNTY,

KNOW ALL PERSONS BY THESE PRESENTS:

That the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter called Grantor, for and in consideration of the sum of Ten Dollars (\$10) and other valuable consideration

and in consideration of that certain mortgage note in the principal amount of One Hundred Fourteen Thousand, Eight Hundred Forty and 00/100 Dollars dated March 3, 2000, given by the grantee(s) herein to the grantor herein as evidence of the unpaid balance of the purchase price of the property conveyed herein,

the receipt whereof is acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto JOYCE G. ACKER, an unmarried woman

hereinafter called Grantee(s), and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of SHELBY Alabama, to wit:

Lot 2, in Block 2, according to the map and plat of Indian Valley, First Sector, a map of which is filed of record in Map Book 5, Page 43, in the Probate Office of Shelby County, Alabama.

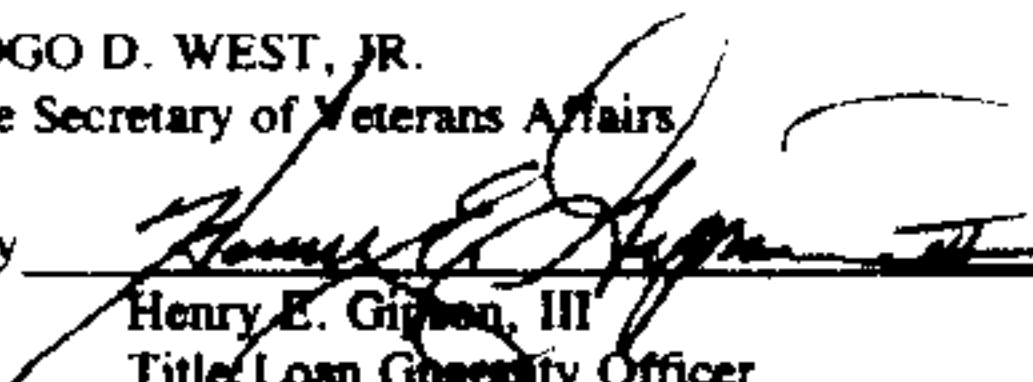
The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantee(s) herein and the heirs or successors and assigns of Grantee(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 29th day of February, 2000 has caused this instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 512 and 3720, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

TOGO D. WEST, JR.
The Secretary of Veterans Affairs

*By  (SEAL)
Henry E. Gipson, III
Title Loan Guaranty Officer
VA Regional Office, Montgomery, AL
(Pursuant to a delegation of authority contained in
38 C.F.R. 36.4342 and 36.4520)

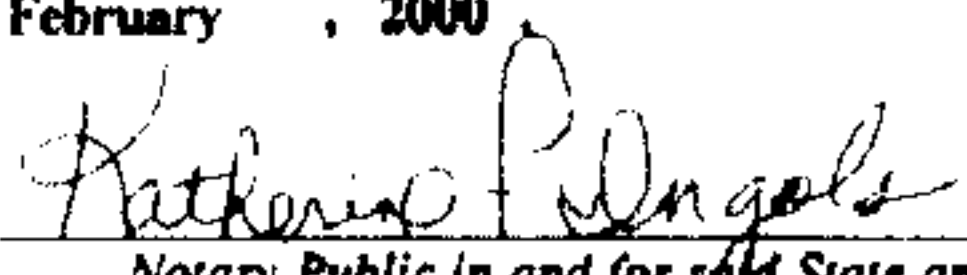
THE STATE OF ALABAMA, MONTGOMERY COUNTY.

I, a Notary Public in and for said State and County, hereby certify that Henry E. Gipson, III whose name as Loan Guaranty Officer of the Department of Veterans Affairs, an agency of the United States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Secretary of Veterans Affairs.

Given under my hand this the 29th day of February, 2000

My commission expires

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: May 1, 2000.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.


Notary Public in and for said State and County.

This instrument prepared by:
Henry E. Gipson, III
Property Management Section
United States Department of Veterans Affairs
Montgomery, Alabama

03/07/2000-07224
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JEL MEL 123.50