

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 Ninety-Seven Thousand, Two Hundred and 00/100 Dollars dated April 28, 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 STEPHEN M. ENTEKIN, a married man

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 7, according to the Survey of Carriage Hills, Phase II, as recorded in Map Book 13, Page 129, in the Probate Office of Shelby County, Alabama.

It is the intention of the grantee above that the property described herein shall not constitute the homestead of his spouse.

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.

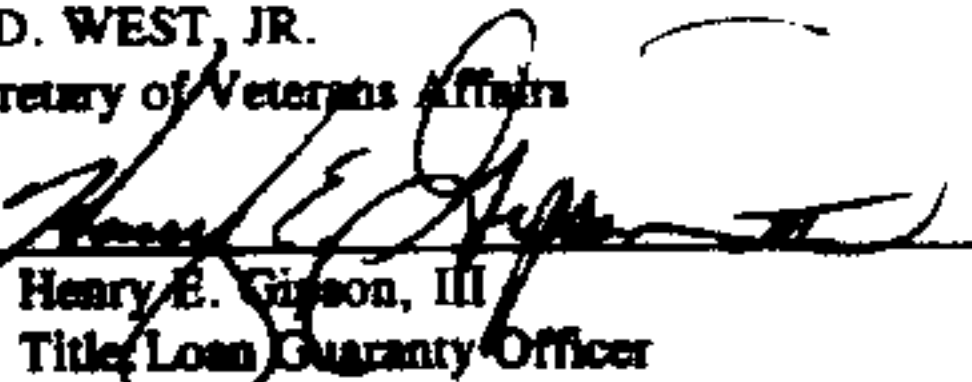
TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

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 25th day of April, 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 25th day of April, 2000.

My commission expires 3-25-2001

  
Notary Public in and for said State and County.

Inst # 2000-14148

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

05/01/2000-14148  
01:31 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CJI 126.00