State of Alabama County of Shelby

Pool Number:

RECORD SECOND

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 assign & a certain mortgage hereinafter more particularly described, and filed for record as indicated 2000 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) DAVID S. GEMMILL Book

Page

Loan Number 1001437 ** Inst #2000-19934582941

DEBORAH L. GEMMILL

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: June 13, 2000

Attest:

Alabama Housing Finance Authority

R. Stephen Nesmith

Single Family Operations Manager

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: Jane 13, 2000

This instrument was prepared by:

Tracy Steele

Alabama Housing Finance Authority

P. O. Box 230909

Montgomery, AL 36123-0909

Alice Blair

Notary Public

My commission expires: July 2, 2003

07/28/2000-25415 11:50 AM CHA SHELBY COUNTY JUNG ooi cui