

3627337-3

SPECIAL WARRANTY DEED

STATE OF ALABAMA)
) ss. *A corporation organized & existing under the laws of the
 COUNTY OF SHELBY) United States of America

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned, PRINCIPAL RESIDENTIAL MORTGAGE, INC., an Iowa corporation, (hereinafter called the Grantor) has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto Federal Home Loan Mortgage Corporation,*

_____, its successors and assigns, (hereinafter called the Grantee), the following described property situated in Shelby County, Alabama:

SEE ATTACHED FOR LEGAL DESCRIPTION

TO HAVE AND TO HOLD the above-described property together with all rights and privileges incident or appurtenant thereto, unto the said Federal Home Loan Mortgage Corporation,* its successors and assigns, forever.

No word, words, or provisions of this instrument are intended to operate as or imply covenants or warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through or under the Grantor.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the within named Grantor, and all persons claiming by, through or under it.

IN WITNESS THEREOF, PRINCIPAL RESIDENTIAL MORTGAGE, INC., a corporation, has caused this conveyance to be executed in its name by its undersigned officers, this 4th day of August, 2000.

ATTEST:

A. W. Jackson
 Vice Pres. & Sec.
 Compliance & Gov't. Issues
 STATE OF IOWA)
) ss.
 COUNTY OF POLK)

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

By:

E. A. Hummel
 Vice Pres. & Sec.
 Default Adm.

I, the undersigned, a Notary Public in and for said county and state, hereby certify that E. A. Hummel and A. W. Jackson, whose names as Vice Pres. & Sec. Default Adm. and Vice Pres. & Sec. Compliance & Gov't. Issues, respectively, of PRINCIPAL RESIDENTIAL MORTGAGE, INC., a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 4th day of August, 2000.

Susan Goodrich
 Notary Public

My Commission Expires:



This instrument was prepared by Stephen G. Gallaher, Counsel, Principal Residential Mortgage, Inc., 711 High Street, Des Moines, IA 50392-0780.

Inst # 2000-28182

08/18/2000-28182
 10:09 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 003 031 14.50

C E R T I F I C A T E

STATE OF IOWA)
) ss.
 COUNTY OF POLK)

I, Stephen G. Gallaher, do hereby certify that I am the duly elected and qualified Assistant Corporate Secretary of Principal Residential Mortgage, Inc., a corporation created and existing under the laws of the State of Iowa, with its principal place of business at The Principal Financial Group, Des Moines, Iowa 50392, and that as said Assistant Corporate Secretary I am familiar with and have access to the corporate seal and records of Principal Residential Mortgage, Inc.

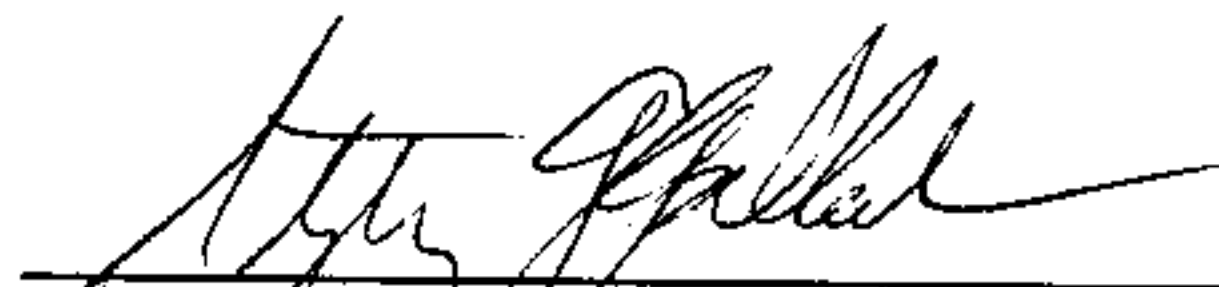
I further certify that E. A. Hummel is the duly elected and qualified Vice Pres. & Sec. Default Adm. of Principal Residential Mortgage, Inc., and that the named officer was and is duly authorized to execute certain instruments on behalf of said corporation by virtue of Resolution Number 00051 duly adopted by the Board of Directors of Principal Residential Mortgage, Inc. on December 14, 1993, which Resolution is as follows:

"RESOLVED, that unless otherwise provided by Board of Directors or Executive Committee resolution, any one of the following officers: the Chairman of the Board, the President, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, any Assistant Vice President, any Director, any Associate Director, any Assistant Director, the Chief Underwriter, the Treasurer, any Associate Treasurer, any Assistant Treasurer, the Corporate Secretary, any Associate Corporate Secretary, any Assistant Corporate Secretary, or any Counsel shall have the power to execute, or to appoint an attorney or attorneys in fact to execute, on behalf of the Company, conveyances or leases of land, oil, gas, mineral or other property rights; easements; subordination agreements; substitution of trustees; assignments and releases of mortgages, trust deeds and other encumbrances; powers of attorney in connection with the foreclosure of mortgages and trust deeds; any and all other instruments affecting or in any manner relating to real estate, or any interest therein or lien thereon owned by the Company; provided, however, that any officer having the title of Chief Financial Officer or Controller is not authorized to act pursuant to this resolution."

I further certify that the above is a true and correct copy of Resolution Number 00051 of Principal Residential Mortgage, Inc., and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed to this certificate is the corporate seal of said corporation.

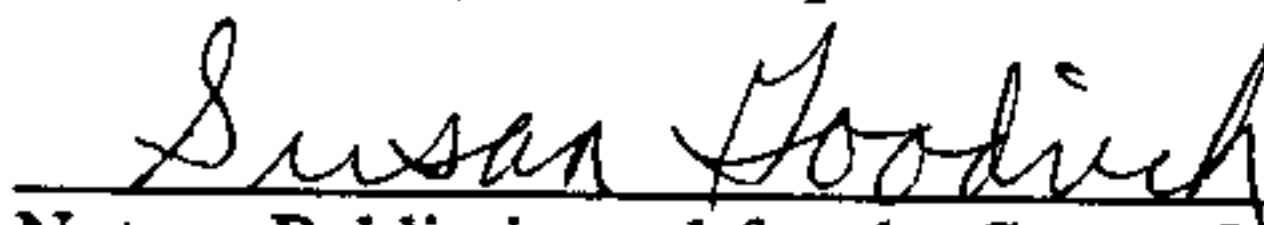
WITNESS my hand and the seal of Principal Residential Mortgage, Inc. this 4th day of August, 2000.

[Corporate Seal]


 Stephen G. Gallaher, Assistant Corporate Secretary of
 Principal Residential Mortgage, Inc.

Subscribed and sworn to before me this 4th day of August, 2000, by
 Stephen G. Gallaher, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.




 Notary Public in and for the State of Iowa

3627337-3

PARCEL I:

Commence at the Southwest corner of the Northeast Quarter of the Northwest Quarter of Section 29, Township 19 South, Range 1 East; thence North 0 degrees 36 minutes 16 seconds West, a distance of 799.02 feet; thence South 89 degrees 36 minutes 09 seconds East, a distance of 184.0 feet to the West right of way line of Shelby County Road No. 101; thence North 00 degrees 35 minutes 37 seconds West along said West right of way line of Shelby County Road No. 101 for a distance of 139.33 feet to the POINT OF BEGINNING: thence continue along last said course for a distance of 200.43 feet to the South right of way line of Shelby County Road No. 280 (old U.S. Highway 280); thence South 64 degrees 44 minutes 33 seconds West along said Shelby County Road No. 280, a distance of 137.87 feet; thence South 12 degrees 58 minutes 13 seconds East, a distance of 182.94 feet; thence North 67 degrees 01 minutes 36 seconds East a distance of 93.87 feet to the POINT OF BEGINNING.

Inst # 2000-28182

08/18/2000-28182
10:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CJ1 14.50