

3623628-9

SPECIAL WARRANTY DEED

STATE OF ALABAMA)
) ss.
COUNTY OF SHELBY)

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:

Lot 220, according to the Map of Chandalar South, Fifth Sector, as recorded in Map Book 6, Page 146, in the Office of the Judge of Probate of Shelby County, Alabama. Situated in the Town of Pelham, Shelby County, Alabama.

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 22nd day of November, 2000.

ATTEST:

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

S. K. Olson, Senior Vice Pres. & Sec. Servicing
STATE OF IOWA)

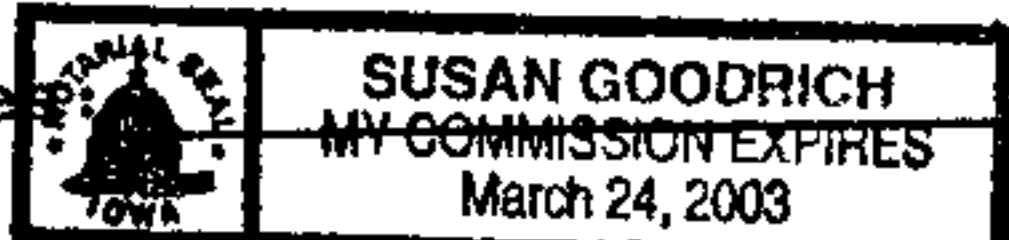
By: E. A. Hummel, Vice Pres. & Sec. Default Adm.

COUNTY OF POLK)

I, the undersigned, a Notary Public in and for said county and state, hereby certify that E. A. Hummel and S. K. Olson, whose names as Vice Pres. & Sec. Default Adm. and Senior Vice Pres. & Sec. Servicing, 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 22nd day of November, 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 # 2000-41940

C E R T I F I C A T E

STATE OF IOWA)
) ss.
 COUNTY OF POLK)

I, Jeffrey M. Pierick, 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."

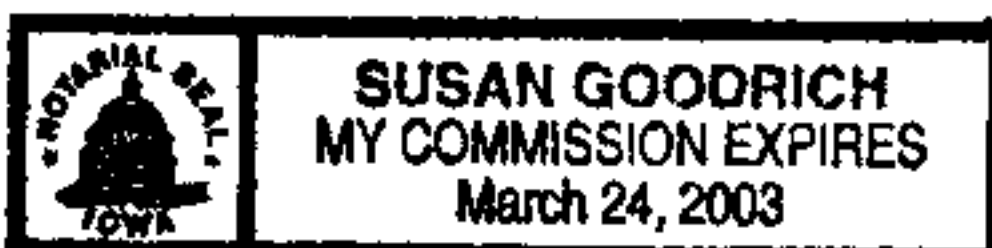
I further certify that the above is a true and correct copy of Resolution Number 00051 of
 Principal Residential Mortgage, Inc., and that said Resolution has not been rescinded, modified,
 repealed or amended and is still in full force and effect. The undersigned further certifies that the seal
 affixed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

WITNESS my hand and the seal of Principal Residential Mortgage, Inc. this 22nd
 day of November, 2000.

[Corporate Seal]

Jeffrey M. Pierick
 Jeffrey M. Pierick, Assistant Corporate Secretary of
 Principal Residential Mortgage, Inc.

Subscribed and sworn to before me this 22nd day of November, 2000, by
 Jeffrey M. Pierick, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.



Susan Goodrich
 Notary Public in and for the State of Iowa

Inst. # 2000-41940
 09:28 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 CJ1 15.00