

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 the SECRETARY OF VETERANS AFFAIRS, 345 Perry Hill Road, Montgomery, Alabama, 36109, his successors in office and assigns, (hereinafter called the Grantee), the following described property situated in Shelby County, Alabama:

Lot 23, according to the survey of Brandywine, First Sector, as recorded in Map Book 7 page 7 in the Probate Office of Shelby County, Alabama; being situated in 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 Grantee, his successors in office and assigns, forever.

Grantor covenants with Grantee, his successors and assigns, that Grantor is lawfully seized in fee simple of the premises; that they are free from all encumbrances; that Grantor has a good right to sell and convey the property; that Grantor shall warrant and defend it to Grantee, his successors and assigns forever against the lawful claims of all persons whatsoever.

IN WITNESS THEREOF, PRINCIPAL RESIDENTIAL MORTGAGE, INC., a corporation, has caused this conveyance to be executed in its name by its undersigned officers, this 21st day of November, 2000.

ATTEST:

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

[Signature]

By: *[Signature]*

Its: S. K. Olson, Senior Vice Pres. & Sec. Servicing

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

Inst # 2000-43278

12/15/2000-43278
 09:21 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

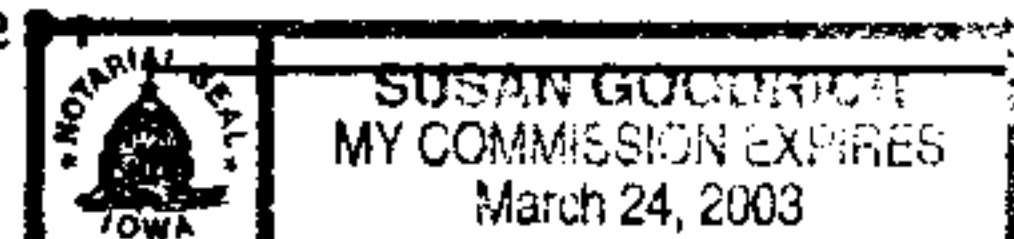
002 HMB 15.00

STATE OF IOWA)
) ss.
 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 21st day of November, 2000.

[Signature: 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, Iowa

C E R T I F I C A T E

STATE OF IOWA)
) ss.
 COUNTY OF POLK)

I, William R. Vipond, 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."

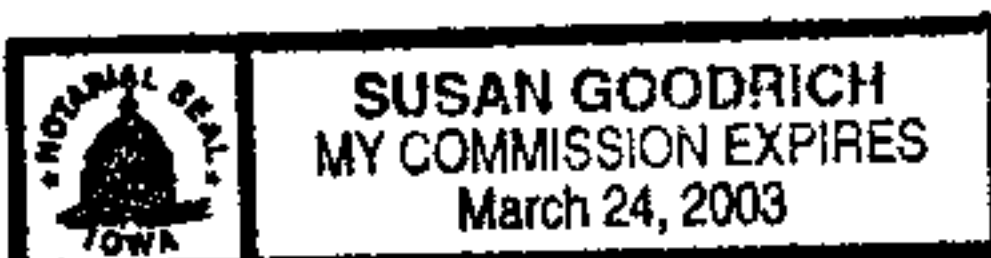
I further certify that the above is a true and correct copy of Resolution Number 00051 of Principal Residential Mortgage, Inc., and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed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

WITNESS my hand and the seal of Principal Residential Mortgage, Inc. this 21st day of November, 2000.

[Corporate Seal]

William R. Vipond
 William R. Vipond, Assistant Corporate Secretary of
 Principal Residential Mortgage, Inc.

Subscribed and sworn to before me this 21st day of November, 2000, by William R. Vipond, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.



Susan Goodrich
 Notary Public in and for the State of Iowa

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 SHELBY COUNTY JUDGE OF PROBATE

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