

DEED IN LIEU OF FORECLOSURE

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That for and in consideration of the sum of ONE (\$1.00) DOLLAR, and other valuable consideration to the undersigned grantor, STACY L. RHODES, an unmarried person, in hand paid by WASHINGTON MUTUAL HOME LOANS, the receipt whereof is hereby acknowledged, the said STACY L. RHODES, an unmarried person, does hereby grant, bargain, sell, and convey unto the said WASHINGTON MUTUAL HOME LOANS, its successors and assigns, the following described real estate located in Shelby County, Alabama, to-wit:

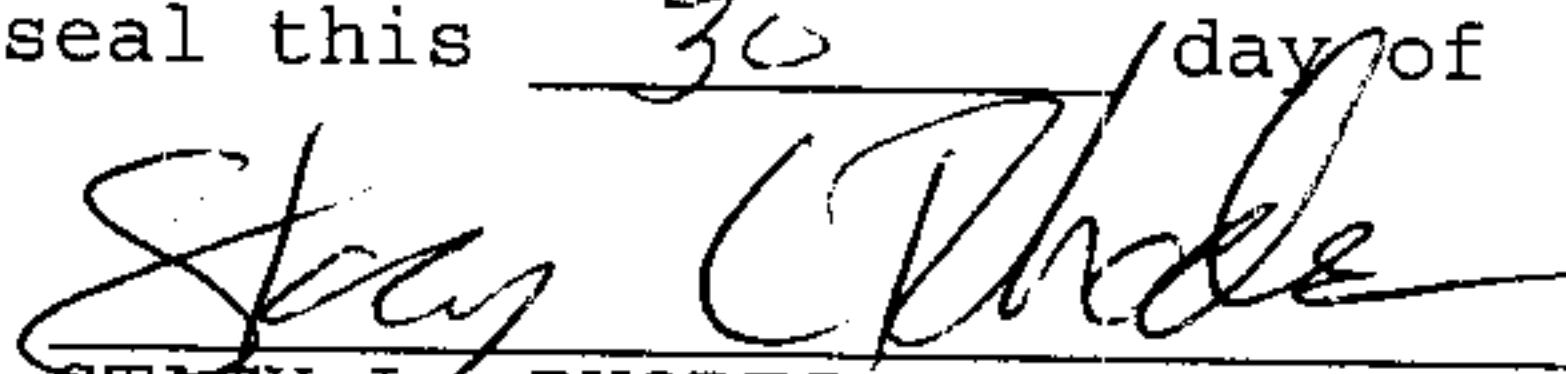
Lot 37, according to the survey of Wyndham Townhomes as recorded in Map Book, 22, Page 124, in the Probate Office of Shelby County, Alabama.

The undersigned grantor does hereby transfer and assign to WASHINGTON MUTUAL HOME LOANS, its successors and assigns, any equity of redemption which we have or may have in or to the said property hereinabove described and conveyed.

This deed is given in lieu of foreclosure of that certain mortgage executed by STACY L. RHODES, an unmarried person, to PINNACLE BANK, dated February 16, 1999, and duly recorded in the Office of the Judge of Probate of Shelby County, Alabama, on February 25, 1999, in Instrument No. 1999-07789.

TO HAVE AND TO HOLD unto the said WASHINGTON MUTUAL HOME LOANS, its successors and assigns forever, and I do for myself and my heirs, executors and administrators, covenant with the said WASHINGTON MUTUAL HOME LOANS, its successors and assigns, that I am lawfully seized in fee simple of said premises; that the same is free from all encumbrances, that I have a good right to sell and convey the same, as aforesaid; and that I will and my heirs, executors and administrators shall warrant and defend the same to the said WASHINGTON MUTUAL HOME LOANS, its successors and assigns, forever, against the lawful claims of all persons.

Given under my hand and seal this 30 day of April, 2001.

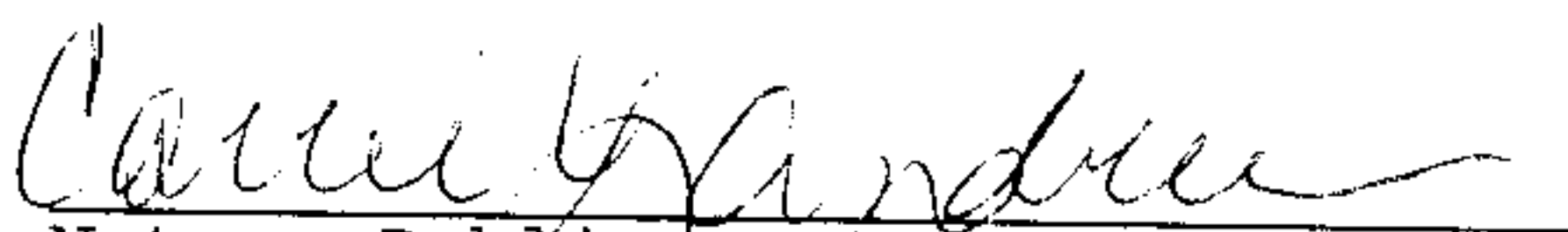

STACY L. RHODES
Inst # 2001-18903

Ky
STATE OF ~~ALABAMA~~)
 :
COUNTY OF ~~SHELBY~~)

05/10/2001-18903
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
12.00

I the undersigned, a Notary Public in and for said County in said State hereby certify that STACY L. RHODES, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of this conveyance, she executed the same voluntarily on the day the same bears date.

Witness my hand and seal this 30 day of April, 2001.


Notary Public
My Commission Expires: _____

THIS INSTRUMENT PREPARED BY:
ARTHUR M. STEPHENS
STEPHENS, MILLIRONS, HARRISON & WILLIAMS,
P.O. BOX 307
HUNTSVILLE, AL 35804

Carrie L. Andrew, Notary Public
State at Large, Kentucky
My Commission Expires 11/19/2003