



296925
 State of Alabama
 County of Shelby

Pool Number:

For value received, the undersigned Alabama Housing Finance Authority does hereby grant, bargain, sell, convey, assign and deliver unto NewSouth Federal Savings Bank, its successors and assigns, a certain mortgage hereinafter more particularly described, and filed for record as indicated below, together with the Note therein described, and all its interest in and to the land and property conveyed by said mortgage, viz:

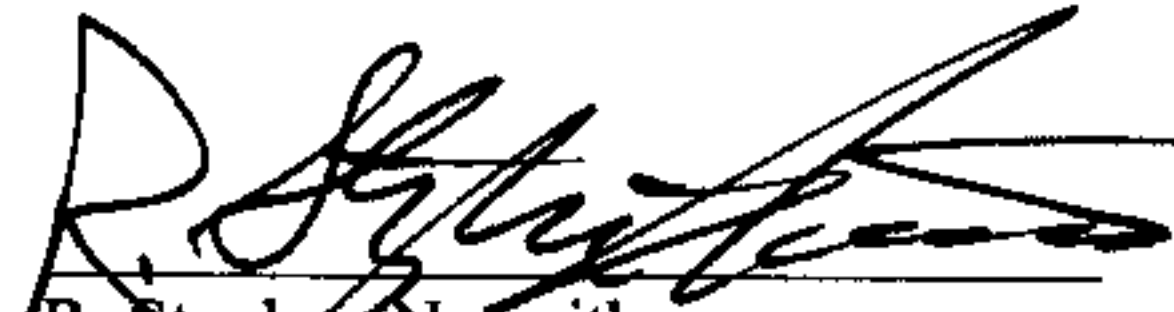
Mortgagor(s)	11-28-00	Book	Page	Loan Number
KIMBERLY C. MILLER		2000-40822		800068

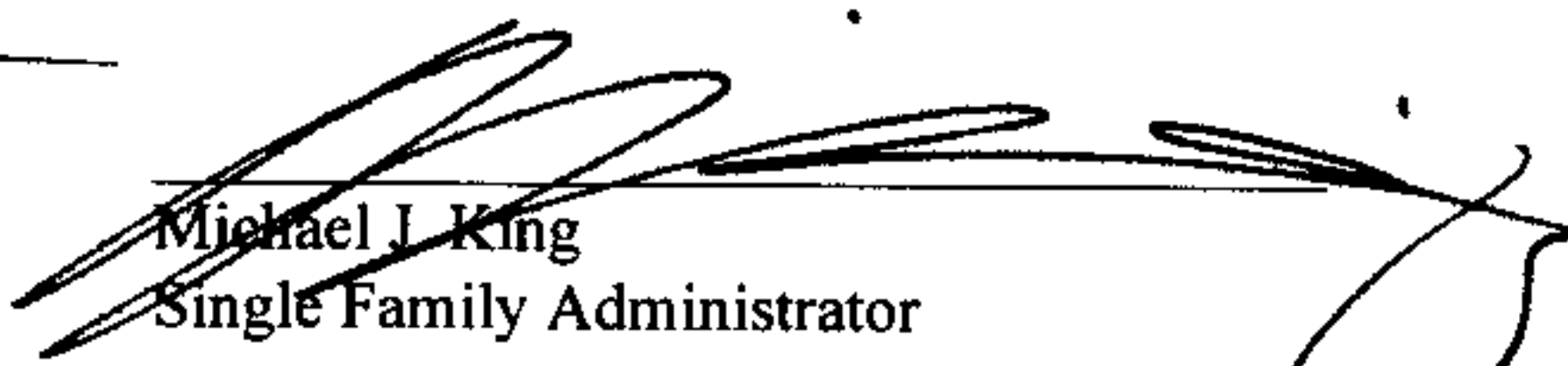
To have and to hold unto the said NewSouth Federal Savings Bank, its successors and assigns forever.

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: December 7, 2000

Attest:

Alabama Housing Finance Authority


 R. Stephen Nesmith
 Single Family Operations Manager

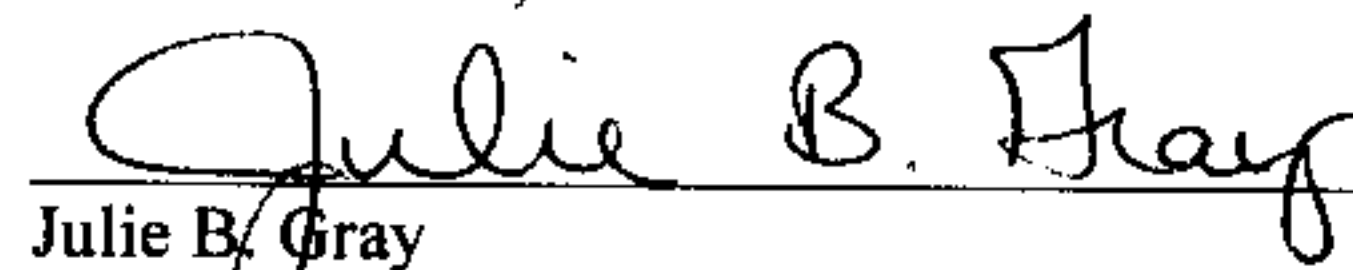

 Michael J. King
 Single Family Administrator

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: December 7, 2000

This instrument was prepared by:
 Tracy Gordon
 Alabama Housing Finance Authority
 P. O. Box 230909
 Montgomery, AL 36123-0909


 Julie B. Gray
 Notary Public
 My commission expires: July 27, 2002

Inst # 2001-54304

12/11/2001-54304
 02:37 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CH 11.00