STATE OF ALABAMA
COUNTY OF SHELBY

FHA CASE NO.: 011-4278255-729

KNOW ALL MEN BY THESE PRESENTS that for One and No/100 (\$1.00) Dollar and other good and valuable consideration in hand paid to Countrywide Home Loans, Inc., the grantor, as party of the first part, by The Secretary of Housing and Urban Development of Washington, D.C., as party of the second part, the receipt of which is hereby acknowledged, the party of the first part does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said party of the second part, its successors and assigns, subject to the provisions hereinafter contained, the following described real property situated in Shelby County, Alabama:

Lot 67, according to the Survey of Willow Creek-Phase Two, as recorded in Map Book 9 page 102 A and B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, on this the <u>and</u> day of <u>January</u>,

BY:

Countrywide Home Loans, Inc.

BALENTINE IST VICE PRESIDENT

AFFIX CORPORATE SEAL

ATTEST:

Its Brandon Kirkham, Assistant vice President

Inst # 2002-04667

01/28/2002-04667 01:04 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 15.00

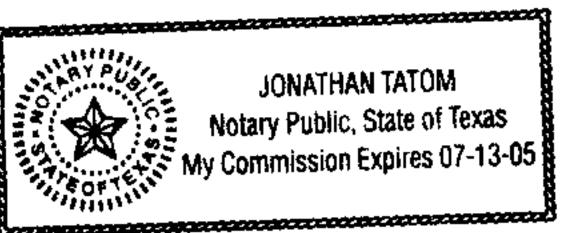
STATE OF COUNTY OF

said corporation on the day the same bears date.

THE BALENTINE 1ST VICE PRESIDENT I, the undersigned authority in and for said State and County, hereby certify that ____ and BRANDON KIRKHAM, ASSISTANT VICENTIESSE Hame as _____ and ____ o Countrywide Home Loans, Inc., 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 said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of

Given under my hand and notarial seal on this the 13 day of September

2001.



My Commission Expires: Q7-13-05

Grantee's Address:

Secretary of Housing & Urban Development 600 Beacon Parkway West Beacon Ridge Tower Suite 300 Birmingham, Alabama 35209

This instrument prepared by:

William S. McFadden M¢FADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609 Kinneth and Barbara Crawford

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01/28/2002-04667 G1:O4 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOS WET