

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 011-4529619-703

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 77, according to the Survey of Meriweather, Sector 2, as recorded in Amp Book 25, Page 94, 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 28th day of July, 2003.

AFFIX CORPORATE SEAL

Countrywide Home Loans, Inc.

BY: Michael D. Vestal
Its MICHAEL VESTAL, VICE PRESIDENT

ATTEST:

Brandon Kirkham
Its BRANDON KIRKHAM, VICE PRESIDENT

STATE OF **TEXAS**
COUNTY OF **COLLIN**

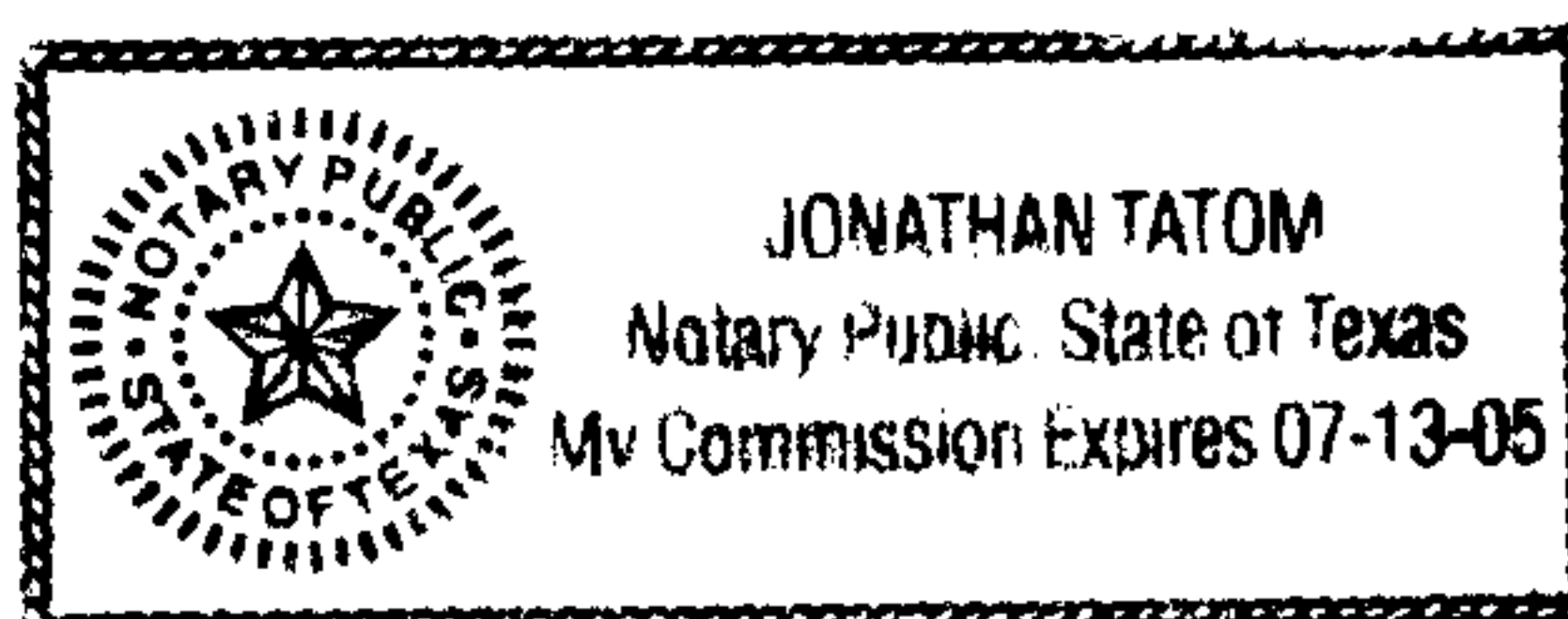
I, the undersigned authority in and for said State and County, hereby certify that MICHAEL VESTAL, VICE PRESIDENT
and BRANDON KIRKHAM, VICE PRESIDENT whose name as _____ and _____ of
Countrywide Home Loans, Inc. are signed to the foregoing conveyance and who are known to
me, acknowledged before me on 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
said corporation on the day the same bears date.

Given under my hand and notarial seal on this the 07 day of MARCH,
2003.


NOTARY PUBLIC
My Commission Expires: _____

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
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609
Christopher Worden