

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 0114440528703

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:

Commence at the intersection of Thompson Street and Carters Lane, in the City of Columbiana, Alabama; thence run Westerly along the center of said Carters Lane for 256.16 feet; thence 2 deg. 29 min. 40 sec. Right continue along said street for 70.72 feet; thence 83 deg. 35 min. 50 sec. Left run 16.8 feet to the Southerly right of way of Carters Lane and the point of beginning; thence continue las described course for 160.06 feet; thence 83 deg. 42 min. 32 sec. Right run Westerly for 100.15 feet; thence 95 deg. 37 min. 40 sec. Right run Northerly for 160.0 feet to the Southerly right of way of said Carters Lane; thence 84 deg. 27 min. right run 102.0 feet to the point of beginning; being situated in the NW 1/4 of the NW 1/4 of Section 25, Township 21 South, Range 1 West, 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.

This deed shall be **EFFECTIVE** the 8th day of January, 2005

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the 17 day of August, 2004.

Countrywide Home Loans, Inc.

AFFIX CORPORATE SEAL

BY:

Michael D. Vestal
Its MICHAEL VESTAL, VICE PRESIDENT

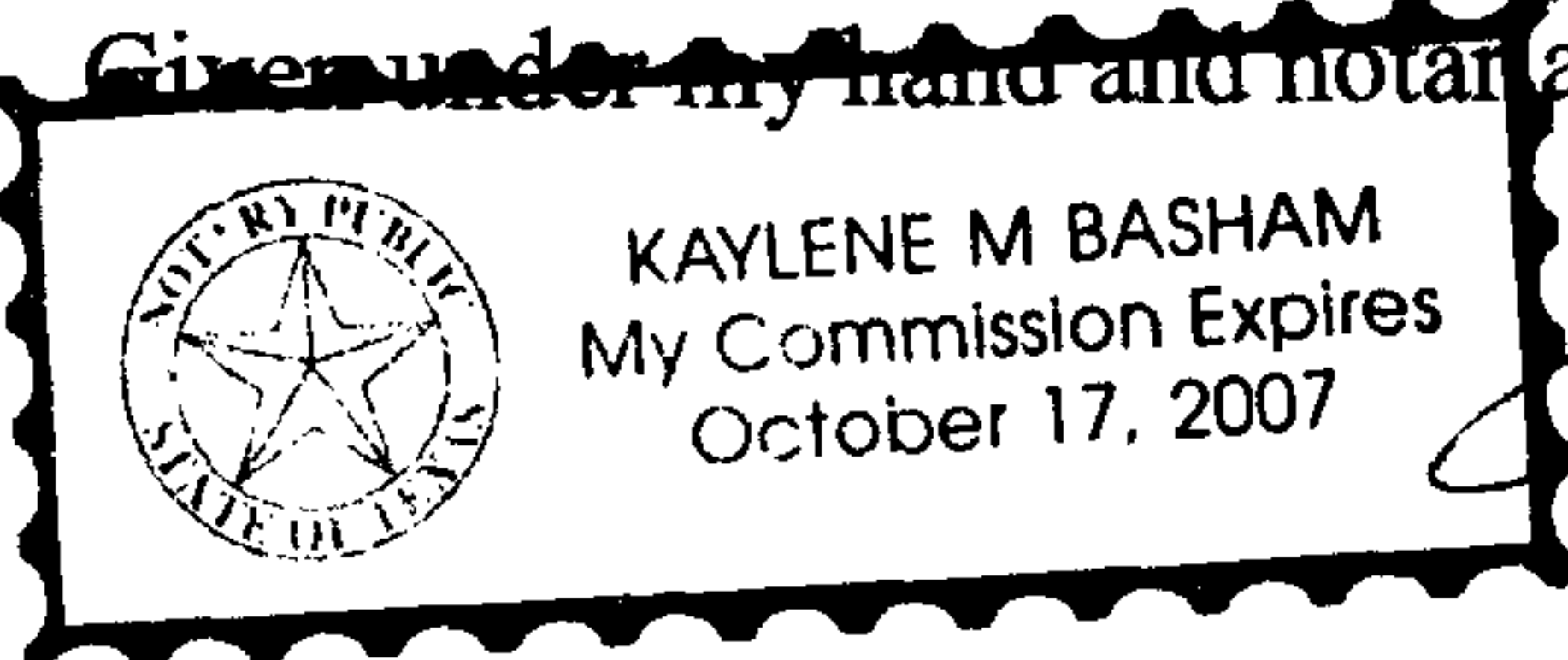
ATTEST:

[Signature]
Its
BRANDON KIRKHAM, VICE PRESIDENT

STATE OF Texas
COUNTY OF Collin

^{D.}
MICHAEL VESTAL, VICE PRESIDENT

I, the undersigned authority in and for said State and County, hereby certify that _____
and ~~BRANDON KIRKHAM, VICE PRESIDENT~~ whose name as MICHAEL VESTAL, VICE PRESIDENT ~~BRANDON KIRKHAM, VICE PRESIDENT~~
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~~ 17 day of August, 2004.

Kaylene M Basham
NOTARY PUBLIC
My Commission Expires: 10/17/07

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
James & Christy Wood
Doc ID # 0006805143MN35