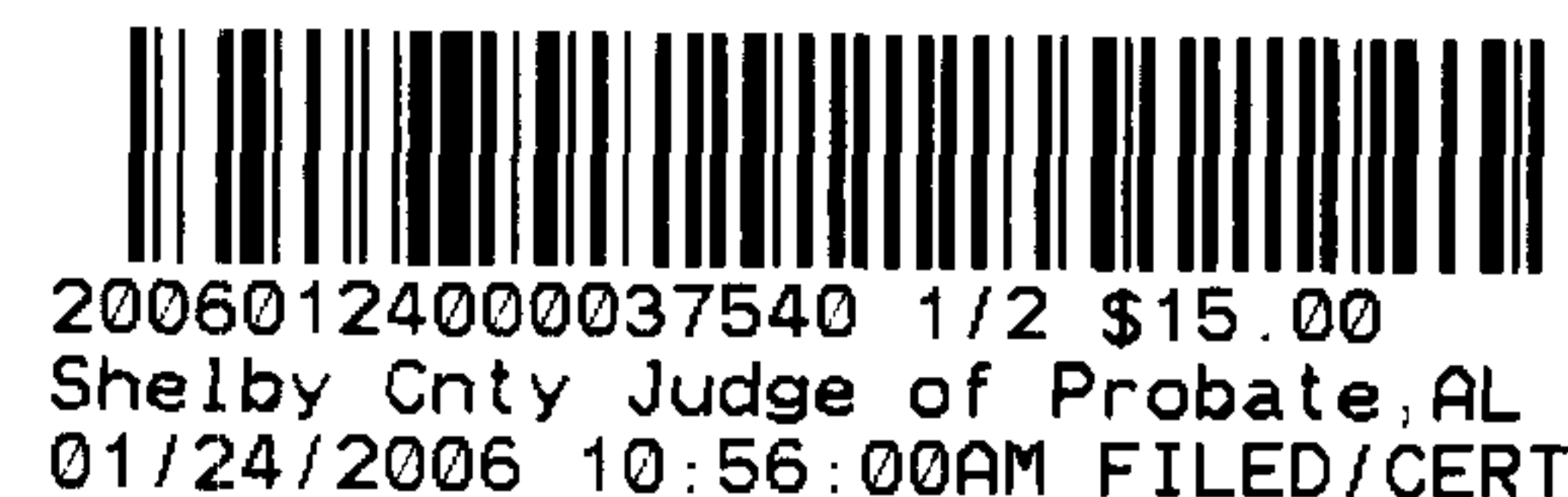


STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 011-4505034-703



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 65, ACCORDING TO THE SURVEY OF MERIWEATHER, SECTOR 1, AS RECORDED IN MAP BOOK 24 PAGE 46 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINGING RIGHTS EXCEPTED.

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 18th day of October, 2006.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the 10th day of October, 2005.

Countrywide Home Loans, Inc.

AFFIX CORPORATE SEAL

BY:   
**DAVID SUNLIN VICE PRESIDENT**

ATTEST:



Its

**AMANDA FARRAR**  
**ASSISTANT VICE PRESIDENT**

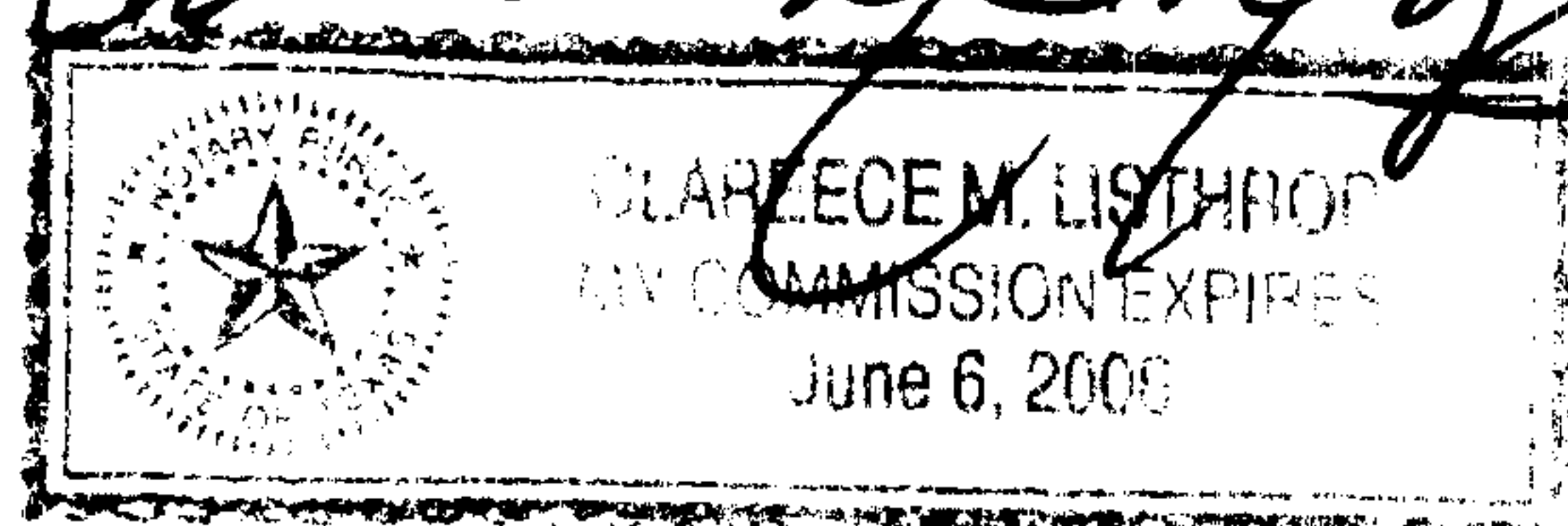
STATE OF TEXAS

COUNTY OF COLLIN

<sup>David</sup> I, the undersigned authority in and for said State and County, hereby certify that D. SUN LIN and <sup>Amara</sup> FARRAR, whose name as Vice President and Asst. Vice President 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 10<sup>th</sup> day of October, 2005.

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  
Brian T & Cristy M. Carpenter  
Doc ID # 0001670689MN35