

STATE OF ALABAMA

COUNTY OF SHELBY FHA CASE NO.: 0114363041203

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 Bank of New York as Trustee for the Certificateholders of Asset-Backed Certificates, Series 2003-3, 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 8-A, ACCORDING TO THE MAP OF A RESURVEY OF WHISPERING PINES FARMS, AS RECORDED IN MAP BOOK 13, PAGE 131, IN THE OFFICE OF THE JUDGE OF PROBATE OF 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 5th day of
November, 2006.

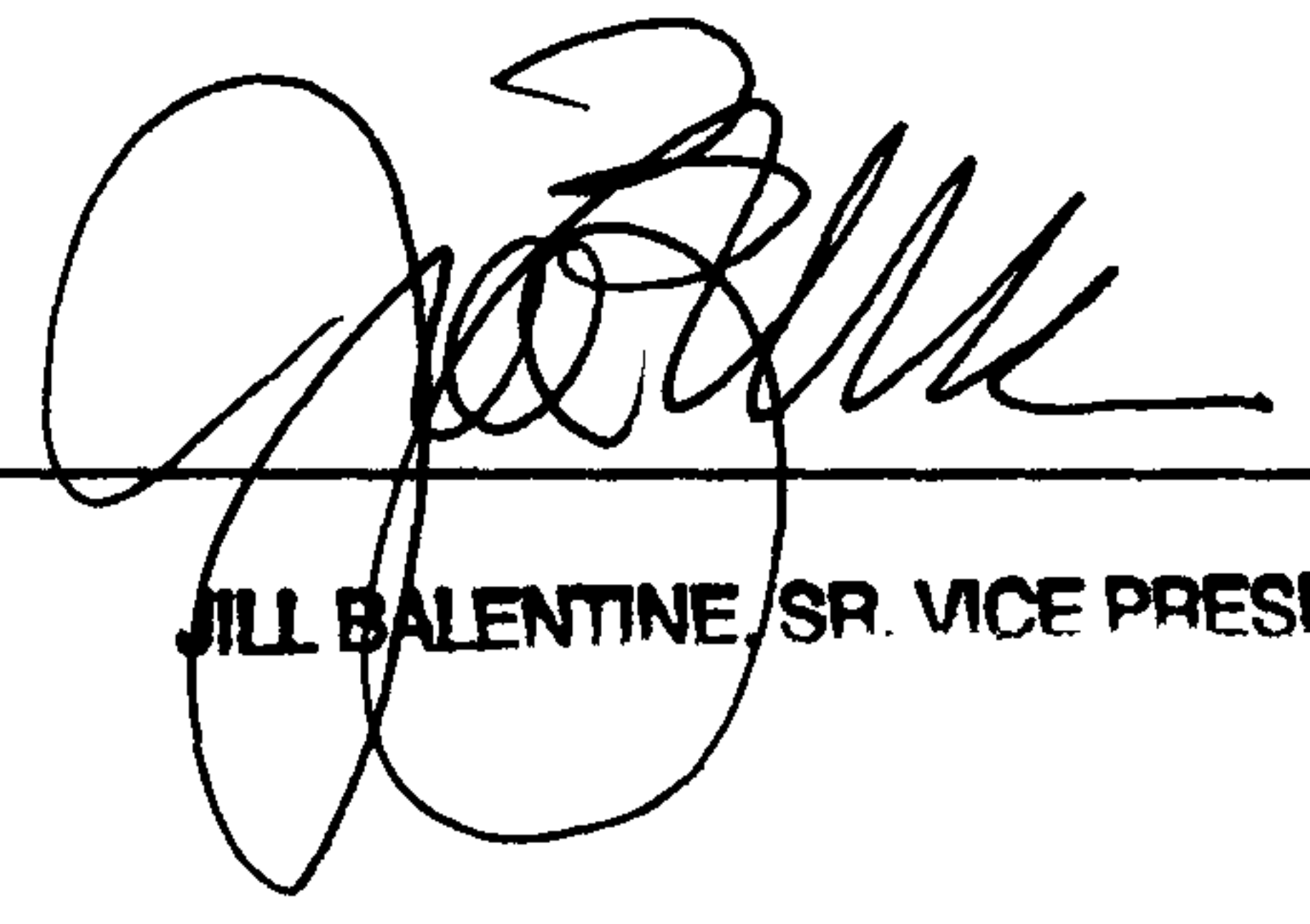
IN WITNESS WHEREOF, the grantor has caused these presents to be
executed by its undersigned officers, thereunto duly authorized, this the 14
day of June, 2006.

Bank of New York as Trustee for the
Certificateholders of Asset-Backed
Certificates, Series 2003-3

AFFIX CORPORATE SEAL

BY: _____

Its


JILL VALENTINE, SR. VICE PRESIDENT

ATTEST:

Gretchen Massey

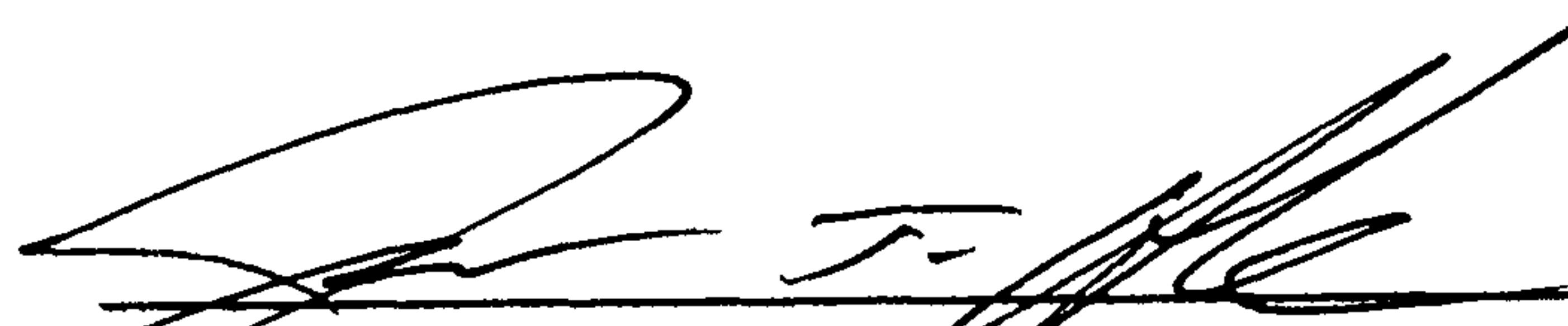
Its

Gretchen Massey, Assistant Secretary

STATE OF TEXAS
COUNTY COLLIN

I, the undersigned authority in and for said State and County, hereby
certify that JILL BALENTINE, SR. VICE PRESIDENT and Gretchen Massey, Assistant Secretary,
whose name as _____
and _____ of Bank of New York as Trustee for the
Certificateholders of Asset-Backed Certificates, Series 2003-3, 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.

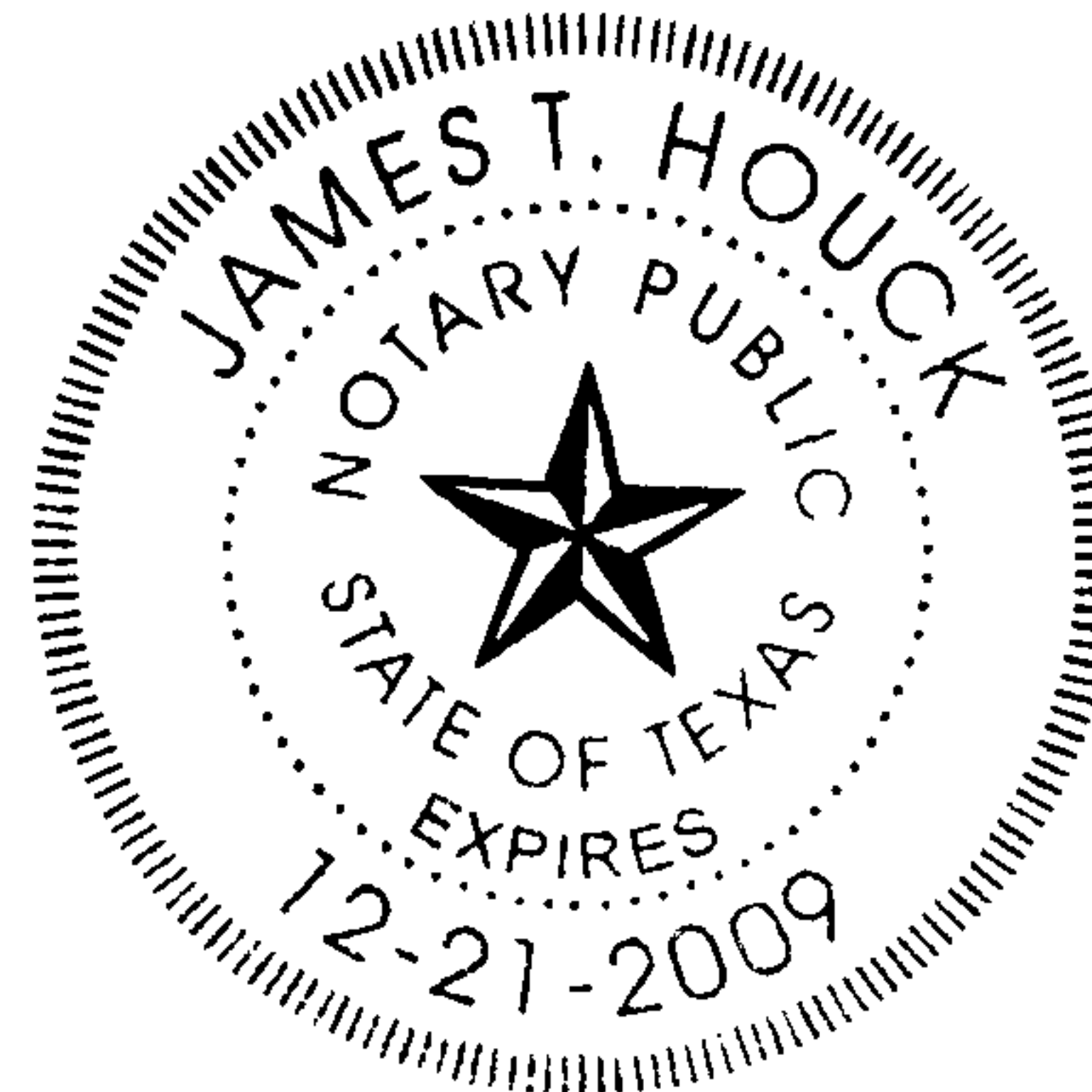
Given under my hand and notarial seal on this the 14 day of
June, 2006.



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
Gregory & Roxanne Argo
DOC ID # 0005986118MN35