

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 0115465946703

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 580, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS, SECTOR 4, PHASE 1, AS RECORDED IN MAP BOOK 34, PAGE 73, 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.

This deed shall be **EFFECTIVE** the 29th day of January, ~~2007~~ 2008.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the 16 day of October, 2007.

Countrywide Home Loans, Inc.

AFFIX CORPORATE SEAL

BY: M. Kelly Michie

Its: M. Kelly Michie, 1st Vice President

ATTEST: Mark Bishop
MARK BISHOP, 1ST VICE PRESIDENT



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Shelby Cnty Judge of Probate, AL
02/06/2008 03:40:22PM FILED/CERT

Its: 1ST VICE PRESIDENT

STATE OF TEXAS

COUNTY OF COLLIN

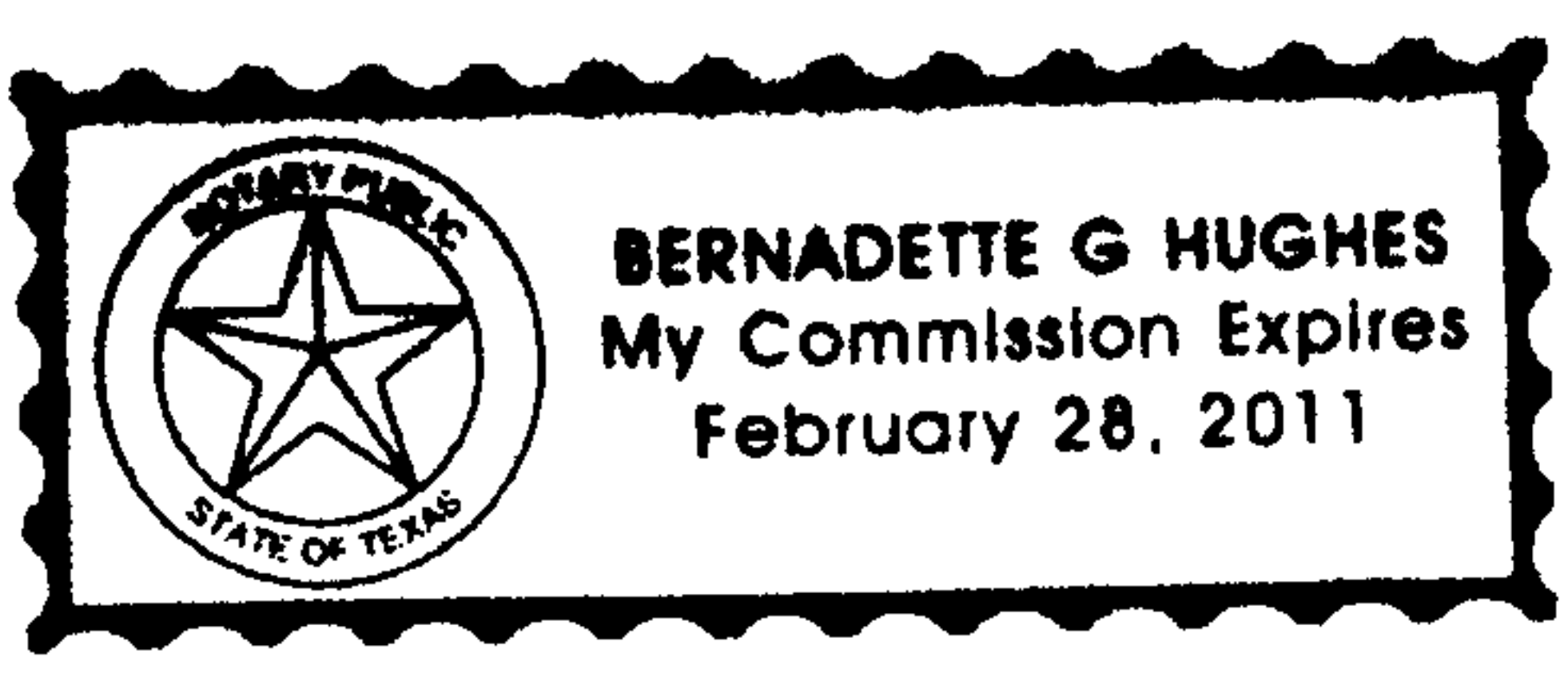
I, the undersigned authority in and for said State and County, hereby certify that M. KELLY MICHIE and MARK BISHOP, whose name as ~~1ST VICE PRESIDENT~~ and ~~ST VICE PRESIDENT~~ of Countrywide Home Loans, Inc., are signed to the foregoing conveyance and who are known to me, acknowledged before me on 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.

October Given under my hand and notarial seal on this the 16 day of October, 2007.

NOTARY PUBLIC
My Commission Expires:
Bernadette G Hughes

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 & Jessica Mills