

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 0114908874703

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 F, IN BLOCK 5, ACCORDING TO THE SURVEY OF RIVERWOOD, SECOND SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 65, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, TOGETHER WITH AN UNDIVIDED 1/106 INTEREST IN THE COMMON AREA AS SET FORTH IN MISC. BOOK 39, PAGE 880.

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 17th day of February, 2009, ~~2008~~.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the _____ day of SEP 16 2008, 2008.

Countrywide Home Loans, Inc.

AFFIX CORPORATE SEAL

BY: ELY HARLESS
Its ELY HARLESS, VICE PRESIDENT

ATTEST:

MICALL BACHMAN
Its MICALL BACHMAN, VICE PRESIDENT

STATE OF TEXAS
COUNTY MOBILE

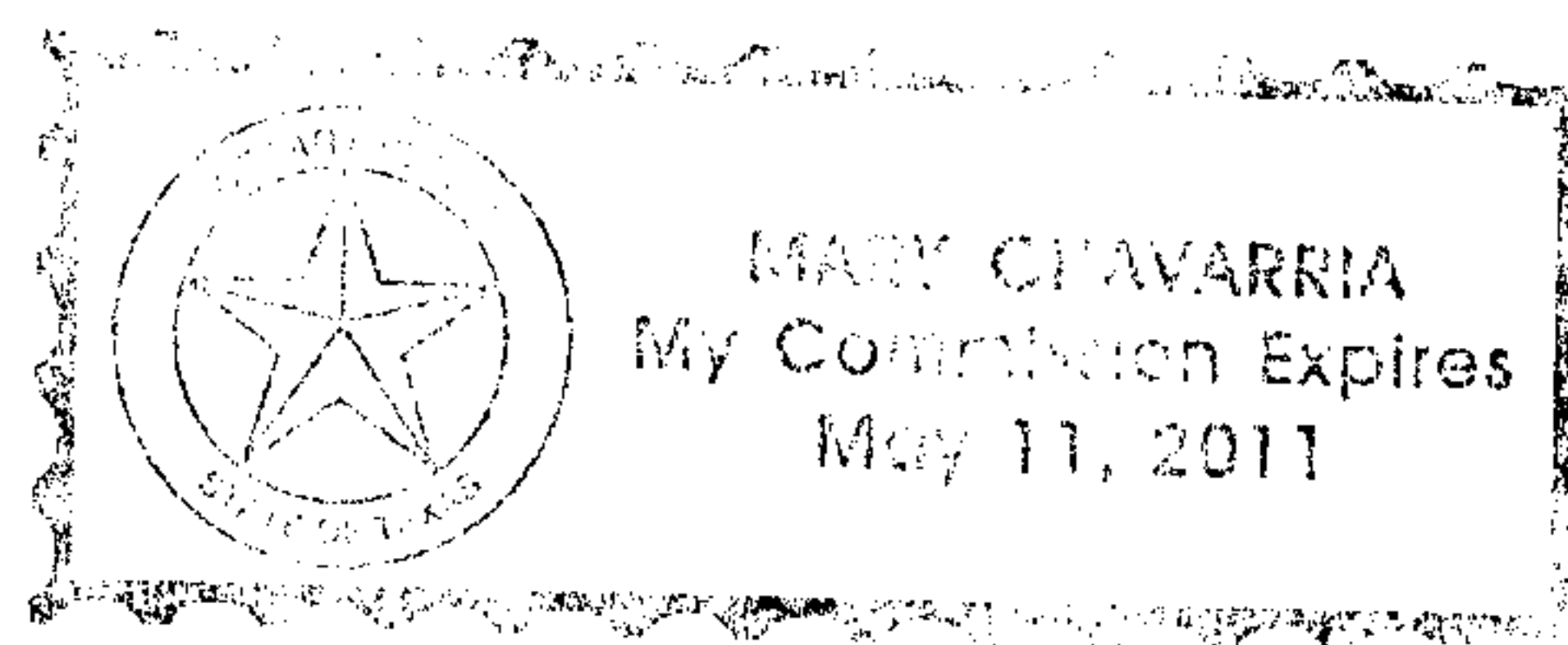
On SEP 16 2008 before me, MARY CHAVARRIA,
personally ELY HARLESS, VICE PRESIDENT appeared
MICALL BACHMAN, VICE PRESIDENT, who
provided to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Mary Chavarria

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
2474-6746