

STATE OF ALABAMA

COUNTY OF *SHELBY*

FHA CASE NO.: 0115582502703

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 Chilton County, Alabama:

***LOT 112, ACCORDING TO THE SURVEY OF THE COTTAGES OF SARATOGA SECTOR 2, PHASE 1, AS RECORDED IN MAP BOOK 34, PAGE 12, NOW KNOWN AS LOT 112, SARATOGA TOWNHOMES AS RECORDED IN MAP BOOK 37, PAGE 4, 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 30<sup>th</sup> day of March, ~~2008~~ <sup>2009</sup>.

IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the \_\_\_\_\_ day of OCT 30 2008, 2008.

Countrywide Home Loans, Inc.

AFFIX CORPORATE SEAL

BY: *M Kelly Michie*

Its: M KELLY MICHIE, 1ST VICE PRESIDENT

ATTEST: *Carrie Ehinger*

Carrie Ehinger, 1st Vice President

## ACKNOWLEDGMENT

State of ALABAMA

County of MOBILE

On OCT 30 2008 before me, MELISSA FLANAGAN, personally appeared M. KELLY MICHIE, 1ST 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature 

This instrument prepared by:

William S. McFadden  
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609  
Muriel M. Smith