

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officer on this 7 day of January, 2015.

WITNESS:

BY: Tim Lince

BY: Miguel B. B. B.
Its Assistant Secretary

STATE OF ALABAMA)
)
 :
COUNTY OF MONTGOMERY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Gregory E. Beavers, whose name as Assistant Secretary of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, (solely as nominee for Lender, SouthPoint Bank, an Alabama Chartered Bank, and Lender's successors and assigns) is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the above and foregoing instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity solely as nominee for Lender, SouthPoint Bank, an Alabama Chartered Bank, and Lender's successors and assigns on the day the same bears date.

Given under my hand and official seal this the 7 day of January, 2015.

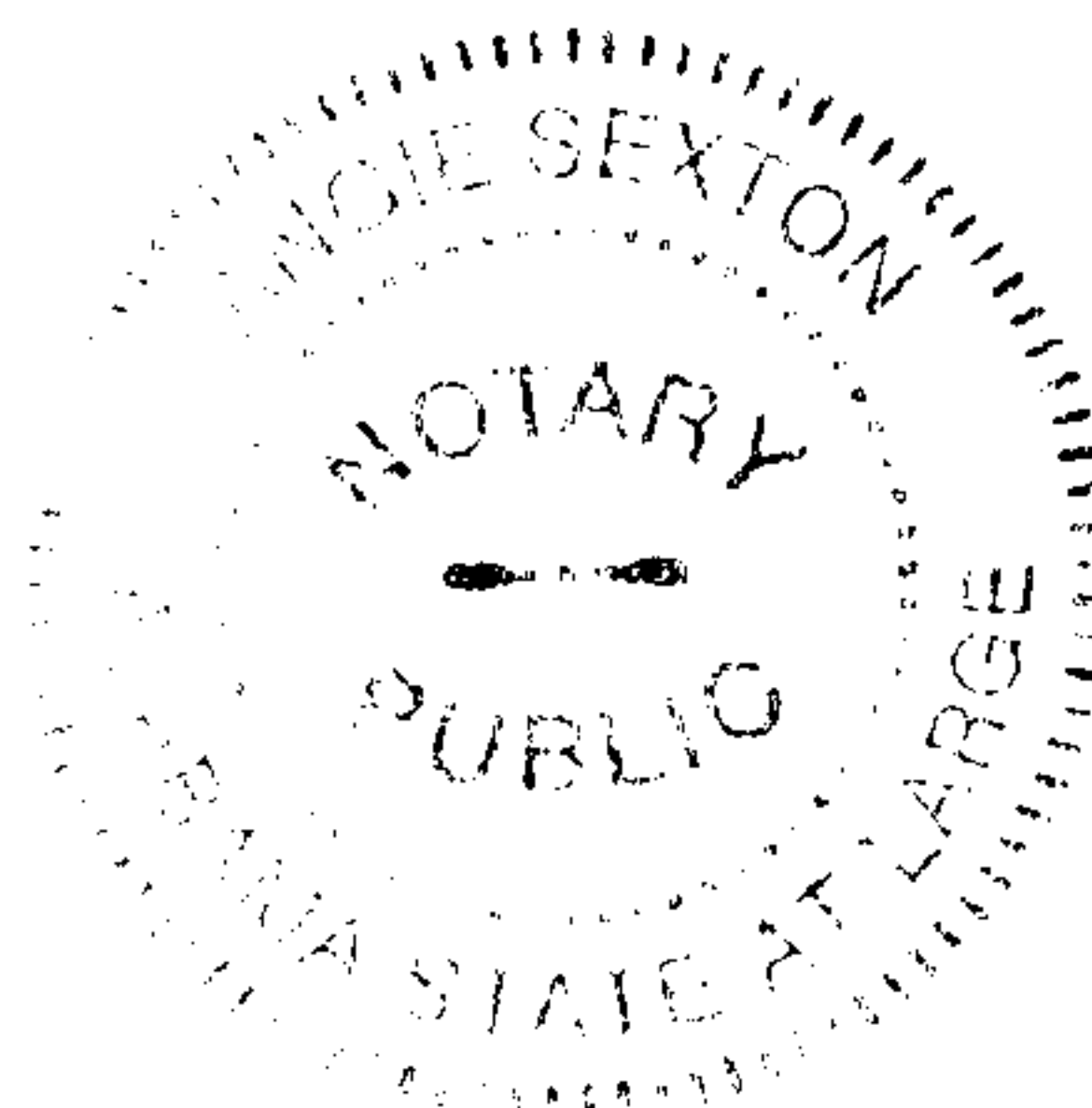
(Seal)

Notary Public: Cheryl Stiller
My commission expires: 09/18/17

This instrument was prepared by:
Alabama Housing Finance Authority
Terri Vance
P. O. Box 242928
Montgomery, AL 36124-2928
MERS Number: 100782922850661445 (2nd)
MERS Phone Number: 1-888-679-MERS



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
01/09/2015 11:15:48 AM
\$16.00 CHERRY
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John F. Kennedy