

THIS INSTRUMENT WAS PREPARED BY:
Richard W. Theibert, Attorney
NAJJAR DENABURG, P.C.
2125 Morris Avenue
Birmingham, Alabama 35203

SEND TAX NOTICE TO:
Herbert Charles England
Sherri Fournier England
6574 Quail Run Drive
Hoover, Alabama 35124

Inst # 1994-08071

WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

THE STATE OF ALABAMA)
 : KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF SHELBY)

That in consideration of ONE HUNDRED FORTY THOUSAND TWO HUNDRED FIFTY AND NO/100, (\$140,250.00), DOLLARS, in hand paid to the undersigned, Ray H. Liu, and spouse, Hsiu-Lan Liu, (hereinafter referred to as "GRANTORS"), by Herbert Charles England and spouse, Sherri Fournier England, (hereinafter referred to as "GRANTEES"), the receipt of which is hereby acknowledged, the said GRANTORS do by these presents, grant, bargain, sell and convey unto GRANTEEES the following described real estate, located and situated in Shelby County, Alabama, to wit:

Lot 33, according to the Survey of Quail Run, Phase 2, as recorded in Map Book 7, Page 113, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the current year, 1994.
2. 35 foot building line as shown on recorded map.
3. 7.5 foot easement on rear and 5 foot easement on east side of lot as shown on recorded map.
4. Restrictions appearing of record in Misc. Volume 28, Page 859 and Misc. Volume 29, Paged 15.
5. Agreement with Alabama Power Company relating to underground residential distribution system as recorded in Misc. Volume 29, Page 16.

\$57,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD UNTO the said GRANTEEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the GRANTEEES herein) in the event one GRANTEE herein survives the other, the entire interest in fee simple shall pass to the surviving GRANTEE, and if one does not survive the other, then the heirs and assigns of the GRANTEEES herein shall take as tenants in common.

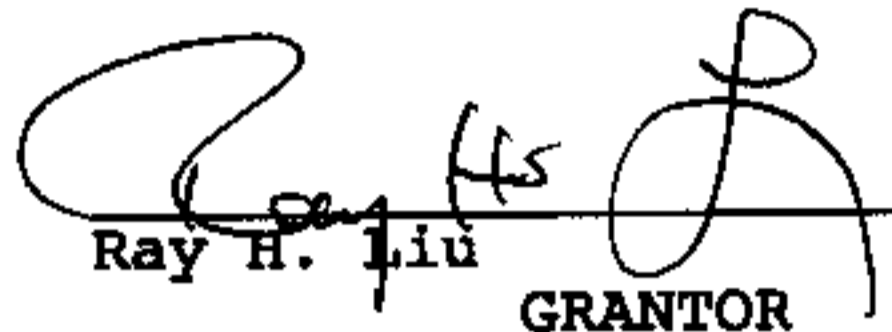
And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless

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otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

GRANTEES understand that acceptance of this deed constitutes acceptance of all of the terms, conditions and obligations of all protective covenants and restrictions as set out hereinabove.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 10th day of March, 1994.

 (SEAL)
Ray H. Liu
GRANTOR

 (SEAL)
Hsiu-Lan Liu
GRANTOR

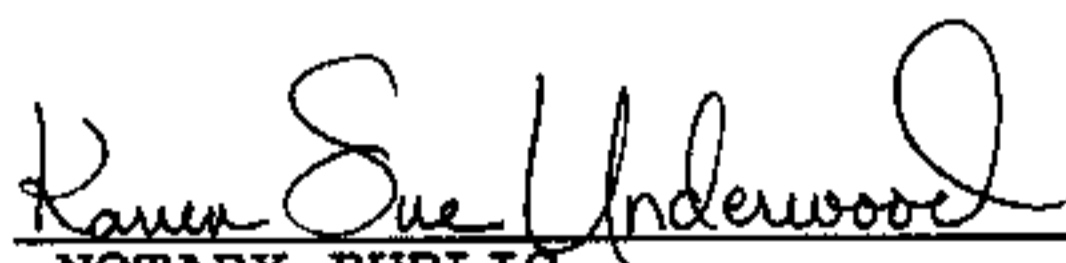
 (SEAL)
Herbert Charles England
GRANTEE

 (SEAL)
Sherri Fournier England
GRANTEE

THE STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Ray H. Liu and spouse, Hsiu-Lan Liu, whose names 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 the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of March, 1994.


NOTARY PUBLIC
My commission expires: MY COMMISSION EXPIRES JUNE 23, 1997

THE STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Herbert Charles England and spouse, Sherri Fournier England, whose names are signed to the foregoing conveyance as GRANTEES, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of March, 1994.

Raven Sue Underwood

NOTARY PUBLIC

My commission expires:

MY COMMISSION EXPIRES JUNE 23, 1997

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