

STATE OF ALABAMA)
SHELBY COUNTY)

Send Tax Notice to:

Inst # 1997-16620

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that, for and in consideration of the sum of One Hundred Forty-Nine Thousand and No/100 Dollars (\$149,000.00) and other good and valuable consideration in hand paid by LYMAN A. LOVEJOY, an individual (the "Grantee"), to NATIONAL BANK OF COMMERCE OF BIRMINGHAM, a national banking association (the "Grantor"), the receipt and sufficiency of which is hereby acknowledged, the Grantor, does hereby grant, bargain, sell and convey unto the Grantee the following described real property lying and being situated in Shelby County, Alabama (the "Property"):

All that part of the West half of Section 13, Township 19
South, Range 2 East, lying North and West of the Atlantic Coast
Line Railroad, being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD unto the Grantee, and the Grantee's heirs and assigns, forever.

It is expressly understood and agreed that this Statutory Warranty Deed is made subject to the following (the "Exceptions"):

1. Ad Valorem taxes for the current tax year.
2. Access to and from the Property is limited by that certain perpetual easement recorded in Misc. Book 50, page 959.
3. Oil, gas, mineral and mining rights, and all rights incident thereto, including but not limited to release of damages in Deed Book 326, page 730.
4. Consequences of any allegation or determination that the transfer of the Property from George Hontzas to the Grantor, as evidenced by that certain Deed recorded in Instrument 1996-39174, was a preference or fraudulent transfer under bankruptcy or insolvency laws.

This Statutory Warranty Deed is executed without warranty or representation of any kind on the part of the Grantor, express or implied, except as against acts done or suffered by the Grantor that are not specifically excepted herein.

IN WITNESS WHEREOF, the undersigned Grantor has executed this Statutory Warranty Deed on the 7th day of May, 1997.

NATIONAL BANK OF COMMERCE OF
BIRMINGHAM

By: Will Glandorf
Its: Sr. Vice President

ATTEST:

By: H. Frank Ruff
Its: OREO Manager

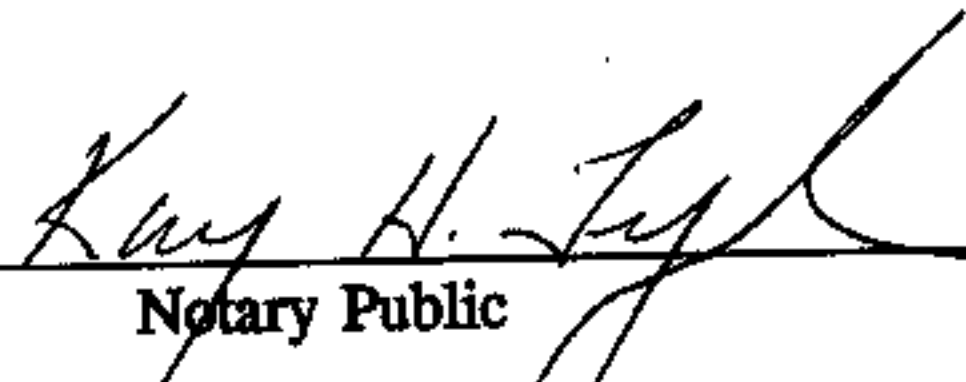
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05/29/1997-16620
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCD 160.00

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that William G. Sanders, Jr., whose name as Sr. Vice President of National Bank of Commerce of Birmingham, a national banking association, 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 said instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and official seal, this the 7th day of May, 1997.



Notary Public

[AFFIX SEAL]

My Commission Expires: 11/6/01

This instrument prepared by:

Thomas C. Clark III
MAYNARD, COOPER & GALE, P.C.
1901 Sixth Avenue North
2400 AmSouth/Harbert Plaza
Birmingham, Alabama 35203-2602
(205) 254-1000

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