PREPARED BY: SUNNY HENDERSON - CU LENDING, INC., 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

SEND TAX NOTICE TO: MARK ZECHIEL 3106 MEADOWBROOK TRAIL, BIRMINGHAM, AL 35242

WARRANTY DEED

STATE OF ALABAMA) COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of ONE HUNDRED FIFTY FOUR THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$154,900.00) to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, I (We), ALAN L. BANKS, AN UNMARRIED MAN (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto, MARK ZECHIEL, AN UNMARRIED MAN (herein referred to as GRANTEES), the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 70, ACCORDING TO THE SURVEY OF MEADOW BROOK 4TH SECTOR AS RECORDED IN MAP BOOK 7, PAGE 67 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

(1) Subject to property taxes for the current year.

(2) Subject to easements, restrictions, covenants and conditions, if any.

(3) Subject to mineral and mining rights.

(4) Subject to Title to all oil, gas and minerals within and underlying the premises, together with all oil and mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights and set out in Volume 275, Page 762.

(5) Subject to Building lines, right of ways, easements, restrictions, reservations and conditions, if any, as recorded in Book 7, Page 67.

(6) Subject to Covenants and Restrictions recorded in Volume 25, Page 299.

(7) Subject to Utility easements and right of ways to Alabama Power Company and South Central Bell recorded in Volume 316, Page 394; Agreement with Alabama Power Company recorded in Volume 27, Page 891; restrictions in favor of Alabama Power Company recorded in Volume 27, Page 890.

(8) Subject to 35 foot front building line and 10 foot side lot lines.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And I (we) do for myself(ourselves) and for my(our) heirs, executors and administrators covenant with said GRANTEES, their heirs and assigns, that I(we) am(are) lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that I(we) have a good right to sell and convey the same as aforesaid; that I(we) will, and my(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.

IN WITNESS WHEREOF, I(we) have hereunto set my(our) hand(s) and seal(s), on DECEMBER 19, 1997.

lnst # 1997-42015

STATE OF ALABAMA) COUNTY OF SHELBY)

12/29/1997-42015 Di:46 PM CERTIFIED

I, the undersigned authority, a Notary Public, in and for specific builty in said State, hereby certify that ALAN L. BANKS, AN UNMARRIED MAN, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, (s)he (they) executed the same voluntarily on the date the same bears date.

Given under my hand and official seal on DECEMBER 19,

My commission expires: 7/23/99

Notary Public