

SEND TAX NOTICE TO:

Gregory B. Toomer
1220 Tahiti Circle
Alabaster, AL 35007

THIS INSTRUMENT PREPARED BY:

Claude McCain Moncus, Esq.
CORLEY, MONCUS & WARD, P.C.
400 Shades Creek Parkway, Suite 100
Birmingham, Alabama 35209
(205) 879-5959

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama
County of Shelby

KNOW ALL MEN BY THESE PRESENTS: That in consideration of
One Hundred Five Thousand and no/100 Dollars-----
(\$ 105,000.00) to the undersigned Grantor in hand paid by the Grantees, whether
one or more, herein, the receipt of which is hereby acknowledged, I, Cynthia Louise
Johnson, a single person (herein referred to as Grantor) does grant, bargain, sell and
convey unto Gregory B. Toomer and Barbara Toomer (herein
referred to as Grantees) as individual owner or as joint tenants, with right of survivorship,
if more than one, the following described real estate, situated in the State of Alabama,
County of Shelby, to-wit:

Lot 20, in Block 6, according to the Survey of Southwind, Second Sector,
as recorded in map book 6, Page 106, in the Probate Office of Shelby
County, Alabama.;

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if
any, of record.

\$ 103,135.00 of the purchase price recited above was paid from a mortgage loan
closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns,
forever; it being the intention of the parties to this conveyance, that if more than one
Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint
tenancy hereby created is severed or terminated during the joint lives of the Grantee(s)
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 Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with
said Grantee(s), his/her/their heirs and assigns, that I am lawfully seized in fee simple of
said premises; that they are free from all encumbrances, unless otherwise noted above;
that I have a good right to sell and convey the same as aforesaid; that I will and my
heirs, executors and administrators shall, warrant and defend the same to the said
Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all
persons.

And I do by these presents make, constitute and appoint **HFS Mobility Services,**
Inc. ("Agent") and/or its authorized and designated agents or representatives, as my true
and lawful agent and attorney-in-fact to do and perform for me in my name, place and
stead, and for my use and benefit, to execute a standard form lien waiver and any and
all documents necessary for delivery of this deed and to complete the sale of the
property herein described, including but not limited to the HUD-1 Settlement Statement,
HUD-1 Certification, Affidavit of Purchaser and Seller, AHFA Bond Forms (Seller Affidavit),

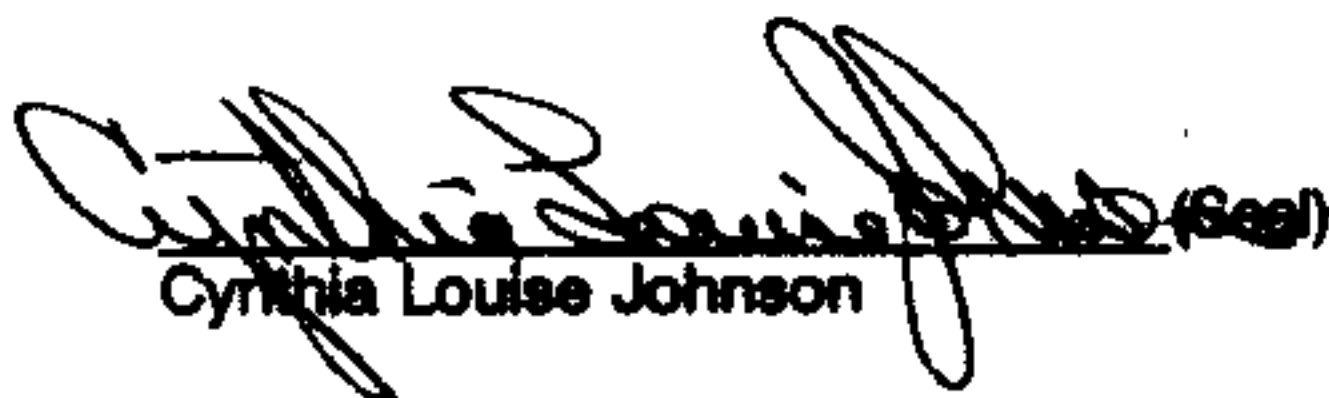
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SHELBY COUNTY JUDGE OF PROBATE
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Inst # 1997-42553

Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. I further give and grant unto my Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue hereof. This power of attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Alabama. This power of attorney is coupled with an interest and shall remain in force and effect until delivery of this deed and the sale closed, and shall not be revoked by the undersigned prior to said time.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 22 day of

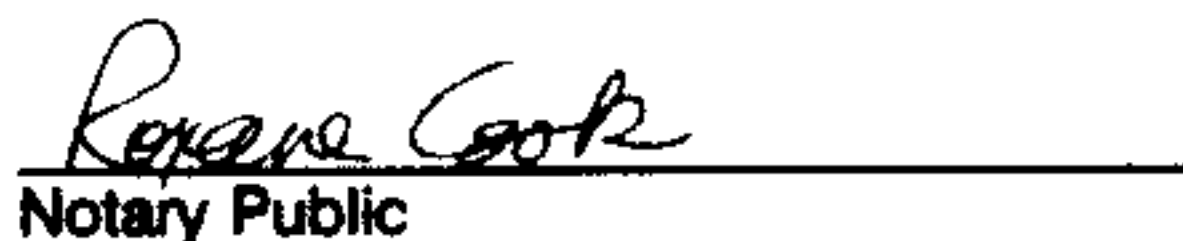
Sept, 1997.

 (Seal)
Cynthia Louise Johnson

State of ~~Alabama~~ Georgia
~~Shelby County~~ Fulton County

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Cynthia Louise Johnson, a single person, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he/she executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of September, 1997.


Notary Public

(SEAL)

My commission expires:

NOTARY PUBLIC, DOUGLAS COUNTY, GEORGIA

My Commission Expires June 8, 2001

Instructions to Notary: This form acknowledgement cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgement.

(HPS File #6342-84242)

Inst # 1997-42555

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