CORPORATION WARRANTY DEED

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of TWO HUNDRED THIRTY FOUR THOUSAND and 00/100 DOLLARS (\$234,000.00) to the undersigned grantor, FAITH HOMEBUILDERS, INC., (hereinafter "grantor"), in hand paid by the grantee herein, the receipt whereof is acknowledged, grantor, does grant, bargain, sell and convey unto WILLIAM G. SKINNER AND KATHY T. SKINNER, as joint tenants with rights of survivorship ("grantees"), all of its interest in the following described real estate, situated in Shelby County, Alabama:

Lot 22, according to the Survey of Eagle Point, 12th Sector, Phase 1, as recorded in Map Book 22, Page 43 A & B, the Probate Office of Shelby County, Alabama.

\$164,000.00 of the consideration is from a purchase money first mortgage.

Subject to current taxes, all matters of public record including but not limited to easements, restrictions of record and other matters which may be viewed by observation. Mining and mineral rights excepted. 1998 taxes are currently a lien but are not yet due and payable.

To have and to hold unto the said grantee, her heirs and assigns, forever. And grantor does, for itself and for its successors and assigns covenant with said grantees, her heirs and assigns, that it is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise stated above; that it has a good right to sell and convey the same as aforesaid; that it will, and its successors and assigns shall warrant and defend the same to the said grantees, her heirs and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, ED BEASLEY, as Vice President, of said FAITH HOMEBUILDERS, INC. who is duly authorized to sign the same, has hereunto set his hand and seal this 3rd day of April, 1998.

ED BEASLEY, VICE PRESIDENT FAITH HOMEBUILDERS, INC.

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, MARK E. TIPPINS, the undersigned Notary Public, in and for said County in said State, hereby certify that ED BEASLEY, Vice President of FAITH HOMEBUILDERS, INC., whose name is signed to the foregoing instrument and who is known to me, being informed of the contents of the conveyance, he executed the same voluntarily for and as the act of FAITH HOMEBUILDERS, INC. with full authority to do so, on the day the same bears date.

Mark E. Tippins, Notary Public
My commission expires: 7-23-2001

Prepared by: Mark E. Tippins, Attorney, 4 Office Park Circle, Suite 215, Birmingham, AL. 35223.

Send Tax Notice to: William G. & Kathy T. Skinner, 1156 Eagle Park Road, Birmingham, AL. 35242

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