

This instrument was prepared by:

Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216

Send tax notice to:

Jerry E. Epperson
Lynn H. Epperson
930 Highway 47
Columbiana, AL 35051

STATUTORY CORPORATION FORM WARRANTY DEED JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

THE STATE OF ALABAMA, JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of Forty-five thousand and 00/100 (\$45,000.00) Dollars [of which amount \$37,500.00 is paid from the proceeds of a purchase money mortgage closed and recorded simultaneously herewith], in hand paid by Jerry E. Epperson and wife, Lynn H. Epperson, to the undersigned grantor, OMC, Inc. nka Mortgage Investors, Inc. nka Community HomeBanc, Inc., a corporation, the receipt whereof is hereby acknowledged, the said OMC, Inc. nka Mortgage Investors, Inc. nka Community HomeBanc, Inc. does by these presents, grant, bargain, sell and convey unto Jerry E. Epperson and wife, Lynn H. Epperson, as joint tenants with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:

See attached Exhibit "A" for legal description.

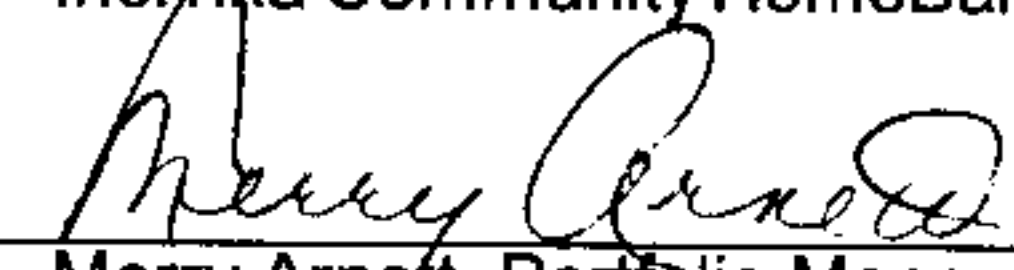
Subject to:

1. All rights of way, easements, covenants and restrictions of record.
2. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.
3. All rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and the United States of America by virtue of the foreclosure sale evidenced by foreclosure deed to FIELD(1), recorded as Instrument #1999-49809 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD to said GRANTEE Jerry E. Epperson and Lynn H. Epperson, as joint tenants with right of survivorship, his/her heirs and assigns forever.

Given under my hand and seal on this September 28, 2000.

OMC, Inc. nka Mortgage Investors,
Inc. nka Community HomeBanc, Inc.

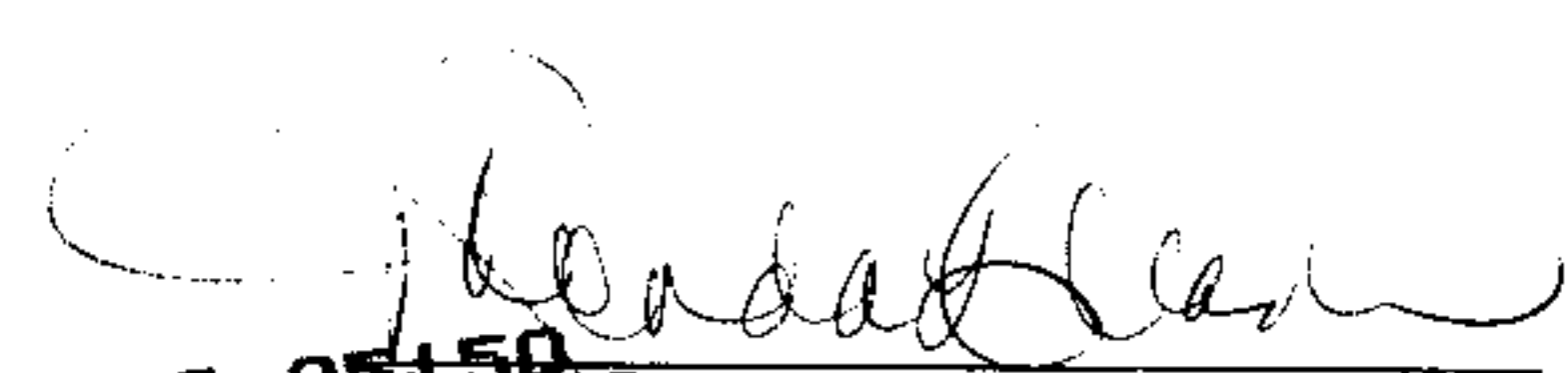
 (Seal)
Merry Arnett, Portfolio Manager

STATE OF ALABAMA }
JEFFERSON COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Merry Arnett, Portfolio Manager of OMC, Inc. nka Mortgage Investors, Inc. nka Community HomeBanc, Inc., a corporation, whose name(s) 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 conveyance, she, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said corporation.

Given under my hand and official seal on September 28, 2000.

My Commission Expires: 11-30-03


Inst # 2000-35150 Notary Public

10/06/2000-35150
01:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 15.00

EXHIBIT "A"

A part of the SW 1/4 of the NW 1/4 and a part of the NW 1/4 of the NW 1/4 of Section 36, Township 21, Range 1 West, being more particularly described as follows: Commence at the NE corner of the SW 1/4 of the NW 1/4 of Section 36, Township 21 South, Range 1 West; thence run Westerly along the North line of said 1/4-1/4 section for 501.23 feet to the Westerly right of way of Shelby County Highway #47 and the point of beginning; thence 66 degrees 06 minutes 16 seconds right run Northwesterly along said right of way for 109.11 feet to the Southerly right of way of Looney Road; thence 95 degrees 13 minutes 36 seconds left run Southwesterly along last said right of way for 235.66 feet to the Easterly right of way of Alabama Gas Corporation; thence 82 degrees 12 minutes 23 seconds left run Southerly along last said right of way for 106.11 feet to a 1/2-inch rebar; thence 93 degrees 29 minutes 34 seconds left run Northeasterly 239.58 feet to the Westerly right of way said Shelby County Highway #47; thence 89 degrees 04 minutes 27 seconds left run Northwesterly along said right of way for 14.48 feet to the point of beginning.

Inst # 2000-35150

**10/06/2000-35150
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