

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

CHAD J. ECHOLS
1409 ADAMS STREET
PELHAM, AL 35124

Inst # 2000-42327

12/08/2000-42327
08:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 15.00

STATE OF ALABAMA)
COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETEEN THOUSAND NINE HUNDRED and 00/100 (\$119,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES CORY CRAIG and TONJA CRAIG, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto CHAD J. ECHOLS and JAIME L. ECHOLS, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 11, IN BLOCK 4, ACCORDING TO THE SURVEY OF BROOKFIELD, SECOND SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 16, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:


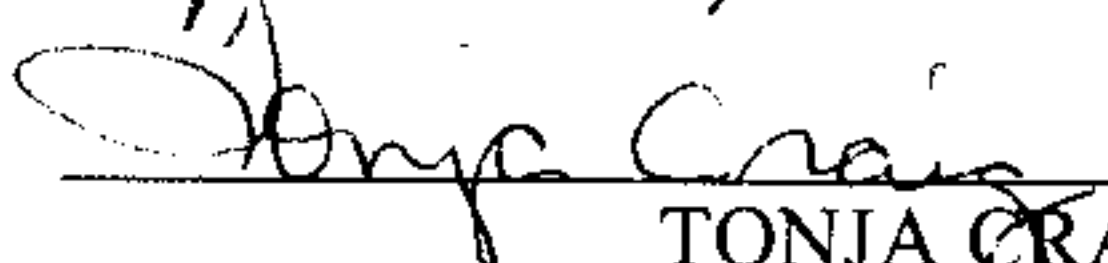
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2000 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2001.
2. 30-FOOT BUILDING LINE AS SHOWN ON RECORDED MAP.
3. 10-FOOT EASEMENT ON REAR AND WEST SIDE OF LOT AS SHOWN ON RECORDED MAP.
4. RIGHT-OF-WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 127, PAGE 504, DEED BOOK 285, PAGE 280, DEED BOOK 285, PAGE 719, DEED BOOK 121, PAGE 40 AND DEED BOOK 245, PAGE 24.
5. RIGHT OF WAY GRANTED TO SOUTHERN BELL TELEPHONE & TELEGRAPH COMPANY RECORDED IN DEED BOOK 285, PAGE 719.
6. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO UNDERGROUND RESIDENTIAL DISTRIBUTION SYSTEM AS RECORDED IN MISC. VOLUME 5, PAGE 131.
7. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN MISC. BOOK 7, PAGE 837.
8. ALL RIGHTS RELATING TO UNDERGROUND RESIDENTIAL ELECTRIC DISTRIBUTION SYSTEM AS RECORDED IN MISC. VOLUME 4, PAGE 636.
9. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO ELECTRICAL FACILITIES AS RECORDED IN MISC. VOLUME 4, PAGE 818.

\$119,251.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees 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 (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JAMES CORY CRAIG and TONJA CRAIG, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of November, 2000.



JAMES CORY CRAIG

TONJA CRAIG

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES CORY CRAIG, 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 the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 27th day of November, 2000.


Notary Public

My commission expires: 7/11/02

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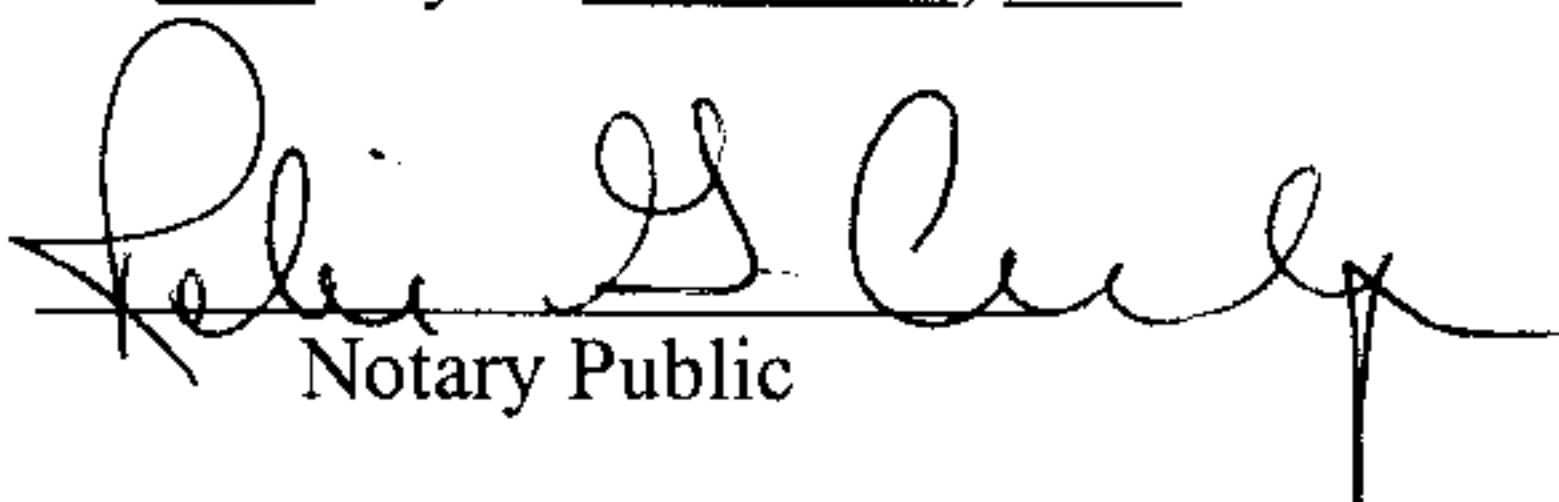
STATE OF FLORIDA)
COUNTY OF Bay)

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SHELBY COUNTY JUDGE OF PROBATE
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ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that TONJA CRAIG, 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 the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 27th day of November, 2000.


Notary Public

My commission expires: ROBBIE G. CULPEPPER
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires Aug. 1, 2003
Commission No. CC859815