

This Instrument Prepared By:

Anthony D. Snable, Attorney
1629 11th Avenue South
Birmingham, Alabama 35205

Send Tax Notice To:

DAVID R. RAMEY
133 WOODBURY DRIVE
STERRETT, AL 35147

STATUTORY WARRANTY DEED

STATE OF ALABAMA)
)
SHELBY COUNTY)

Inst # 2001-29341

07/16/2001-29341
10:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MB 15.00

That in consideration of THIRTY THOUSAND FIVE HUNDRED and 00/100 DOLLARS (\$30,500.00) Dollars to the undersigned Grantor, FOREST PARKS, L.L.C. , (herein referred to as Grantor), in hand paid by the Grantee (s) herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto the said DAVID R. RAMEY AND STACEY K. RAMEY, (herein referred to as Grantees)for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of conversion, the following described real estate, situated in SHELBY County, Alabama to-wit:

LOT 521, ACCORDING TO THE SURVEY OF FOREST PARKS, 5TH SECTOR, PHASE II, AS RECORDED IN MAP BOOK 28, PAGE 51, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to:

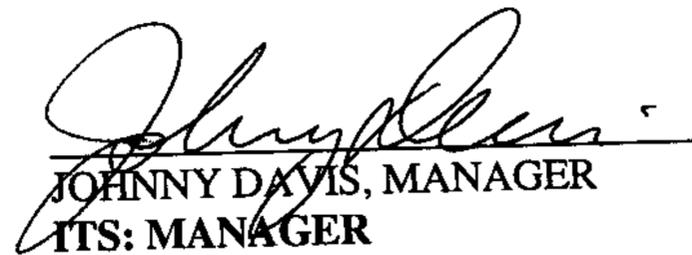
1. Advalorem property taxes for the current tax year, 2001.
2. Easements, restrictions, covenants and reservations of record.

ALL of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, to the said Grantee, it's successors and assigns forever.

IN WITNESS WHEREOF, the said FOREST PARKS, L.L.C. by, JOHNNY DAVIS, it's MANAGER who is authorized to execute this conveyance, has hereto set it's signature and seal this the 11th day of July, 2001.

FOREST PARKS, L.L.C.


JOHNNY DAVIS, MANAGER
ITS: MANAGER

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that JOHNNY DAVIS whose name as MANAGER of FOREST PARKS, L.L.C. , a limited liability company, 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, he as such MANAGER and with full authority, executed the same voluntarily for and as the act of said LIMITED LIABILITY COMPANY.

GIVEN under my hand and official seal on this the 11th day of July, 2001.


NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires: 11/2/03

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