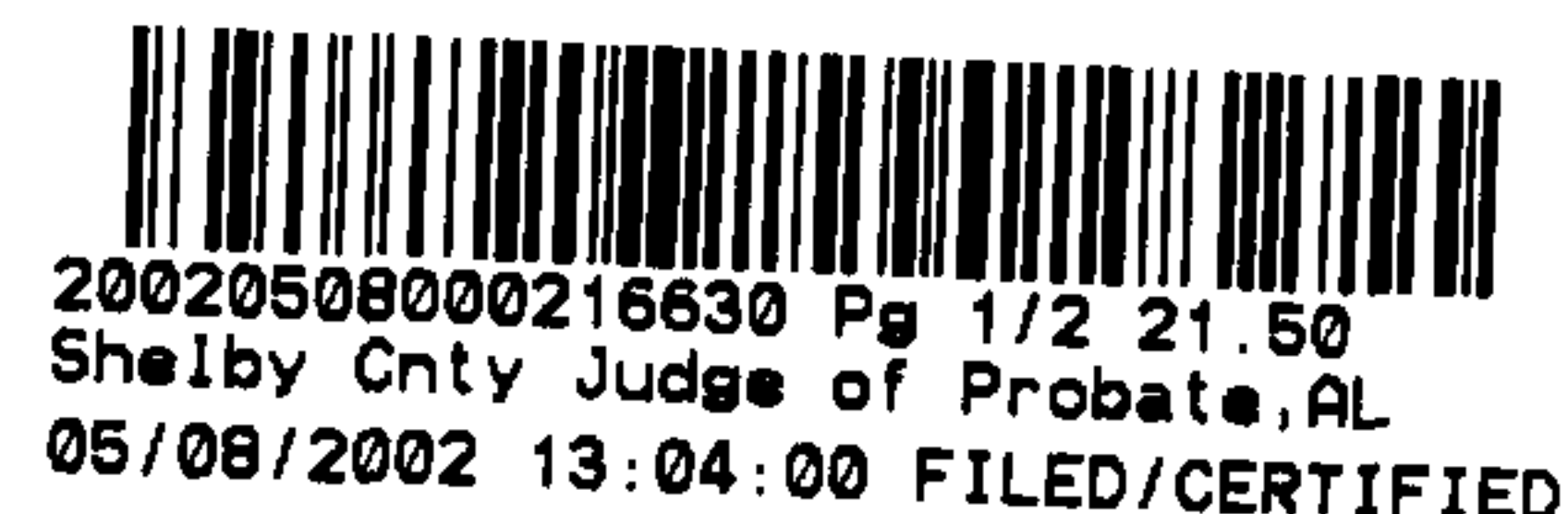


7121



(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

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

CHERYL LIJOI
800 WATERFORD CIRCLE
CALERA, AL. 35040

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THIRTY FOUR THOUSAND FIVE HUNDRED and 00/100 (\$134,500.00) to the undersigned grantor, MUNGER, BLALOCK & COMPANY, INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto CHERYL LIJOI, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 379, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS, SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 137, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT #2001-12818 AND AMENDED IN INSTRUMENT #2001-12819.
3. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES, IMMUNITIES AND RELEASE OF DAMAGES RELATING THERETO, AS RECORDED IN INSTRUMENT #1995-1640 AND BOOK 345, PAGE 744.
4. TERMS AND CONDITIONS AS SET OUT IN INSTRUMENT #1995-1640 AND BOOK 345, PAGE 744.
5. EASEMENTS AND BUILDING LINE AS SHOWN ON RECORDED MAP.

\$127,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns 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 GRANTOR, MUNGER, BLALOCK & COMPANY, INC., by its , who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 11th day of April, 2002.

MUNGER, BLALOCK & COMPANY, INC.

By: 
J. HARRY BLALOCK - VICE PRESIDENT

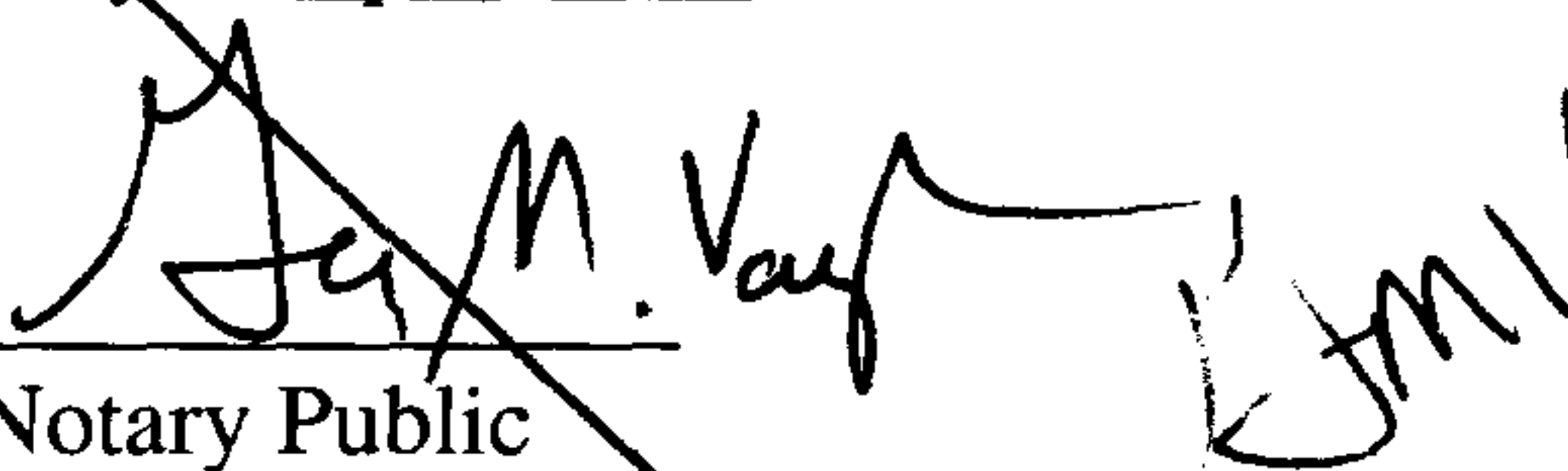
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that , whose name as of MUNGER, BLALOCK & COMPANY, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 11th day of April, 2002.


Notary Public

My commission expires: 9.29.02

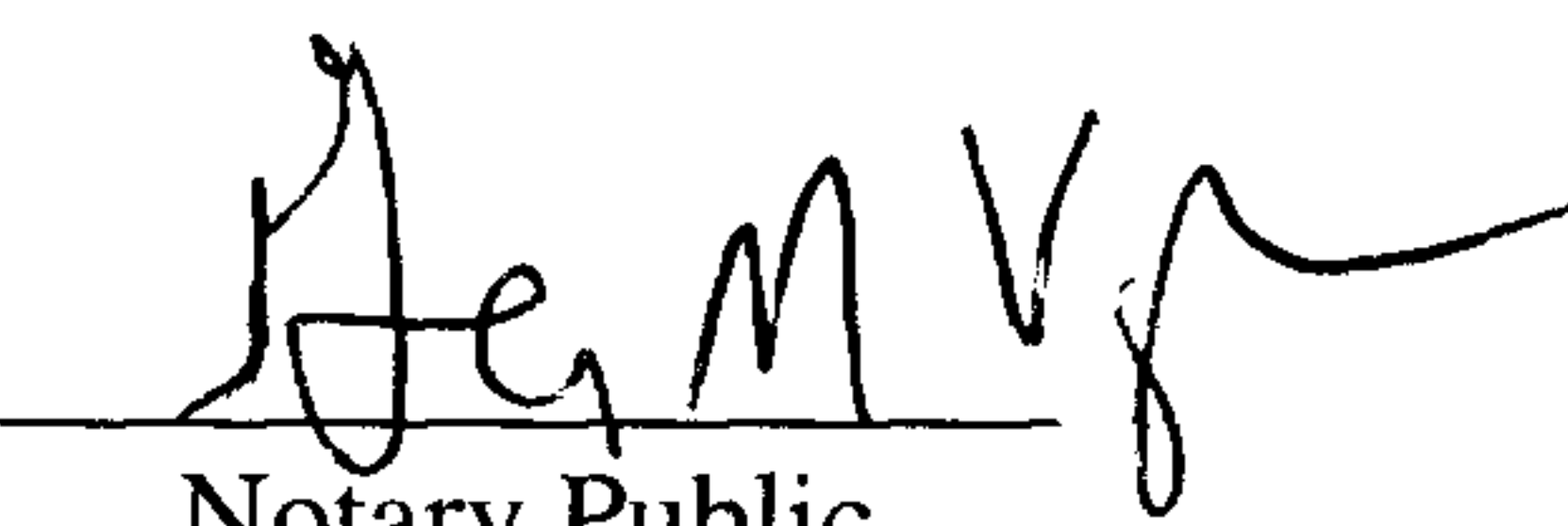
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that J. HARRY BLALOCK, whose name as VICE PRESIDENT of MUNGER, BLALOCK & COMPANY, INC., a corporation, 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 11th day of April, 2002.


Notary Public

My commission expires: 9.29.02