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This instrument was prepared by:  
Bob Wheat, Vice President  
Central Bank of the South  
Post Office Box 10566  
Birmingham, Alabama 35296

STATE OF ALABAMA

STATUTORY WARRANTY DEED

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of  
Twenty Nine Thousand Five Hundred and NO/100-----DOLLARS (\$29,500.00 )  
in hand paid by Ira A. Swift and Pamela S. Daugherty  
(hereinafter referred to as "GRANTEE") to Central Bank of the South, an Alabama banking corporation  
(hereinafter referred to as "GRANTOR") the receipt whereof is hereby acknowledged, the said GRANTOR  
does by these presents grant, bargain, sell and convey unto the said GRANTEE, for and during their joint  
lives and upon the death of either of them, then to the survivor of them, together with every contingent re-  
mainder and right of reversion, the following described real estate situated in Shelby  
County, Alabama, to-wit:

Lot 5, according to the Map and Survey of Meadow Brook Cluster Homes, 1st  
Sector, as recorded in Map Book 13, Page 20, in the Probate Office of Shelby  
County, Alabama.

SUBJECT TO:

- BOOK 308 PAGE 343
1. Ad valorem taxes due October 1, 1990.
  2. Rights of Redemption
  3. Recorded and unrecorded easements, restrictions, rights of way, overlaps and encroachments, if any, affecting the property.
  4. 25 foot easement for ingress and egress along the front lot line; 10.5 foot easement for ingress and egress along the southwesterly lot line; and 10 foot easement along the southeasterly lot line; as shown on recorded map.
  5. Restrictions appearing of record in Book 153, Page 921, Book 219, Page 970 and Book 236, Page 471, and as shown on recorded map.
  6. 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 Deed Book 32, Page 48.
  7. Terms, conditions and agreements as contained in deed recorded in Deed Book 356, Page 288.
  8. Agreement with Alabama Power Company for Underground Residential Distribution as shown by instrument(s) recorded in Book 224, Page 185.
  9. Terms, agreements and right of way to Alabama Power Company, as recorded in Book 224, Page 196.
  10. Right of Way granted to Alabama Power Company by instrument(s) recorded in Real Volume 171, Page 714.

TO HAVE AND TO HOLD, to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion, and to their successors and assigns forever.

IN WITNESS WHEREOF, the GRANTOR has caused this instrument to be executed by its duly authorized officer this the 28th day of August, 19 90.

ATTEST:

CENTRAL BANK OF THE SOUTH

By: T. H. Hall

Its:

By: Bob Wheat

Its:

Vice President

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Bob Wheat, whose name as Vice President of Central Bank of the South, an Alabama banking 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 this conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 28th day of August, 19 90.

F. K. R. V.

Cathy Lee Wilson  
Notary Public

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
90 SEP -5 AM 9:43

NO TAX COLLECTED

|    |      |
|----|------|
| 1. | 2.50 |
| 2. | 3.00 |
| 3. | 1.00 |
| 4. | 1.00 |
| 5. | 7.50 |