

THIS INSTRUMENT WAS PREPARED BY:
Jones & Waldrop
1009 Montgomery Highway
Birmingham, Al. 35216

335
SEND TAX NOTICE TO: Steven H. Arnold
1314 Lake Forest Circle
Birmingham, Al.

STATUTORY WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, this deed made this 4th day of January, 1991
by and between AMSOUTH BANK, N.A., a corporation, (herein referred to as
Grantor), and Steven H. Arnold and Pamela R. Arnold
hereinafter referred to as Grantees;

WITNESSETH THAT:

The Grantor does hereby for and in consideration of ONE HUNDRED EIGHTY-NINE
THOUSAND FIVE HUNDRED AND NO/100 (\$189,500.00) DOLLARS in hand paid by the Grantees,
the receipt of which is hereby acknowledged, does by these presents, grant,
bargain, sell and convey unto the Grantees herein as joint tenants with right of
survivorship, the following described real estate in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of Third Addition Riverchase County
Club, as recorded in Map Book 7, page 53 in the Probate Office of
Shelby County, Alabama.

Subject to: All easements, restrictions and rights of way of record.

\$ 75,000.00 of the above mentioned purchase price was paid for from
a mortgage loan which was closed simultaneously herewith.

Now Rights of redemption and foreclosure deed recorded in Real 310, page 675,
said rights to expire September 20, 1991.

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 the Grantor does hereby covenant with Grantees, except as above noted
that, at the time of delivery of this deed, the premises were free from all
encumbrances made by them and that they shall warrant and defend the same against
the lawful claims and demands of all persons claiming, by, through and under
them as Grantors herein but not otherwise.

IN WITNESS WHEREOF, the Grantor, by its Vice-President Hayden D. Alsobrooks
who is authorized to execute this conveyance, has hereunto set its signature
and seal, this the 3 day of January, 1991.

1. Deed Tax 114.50
2. M.R. Tax 0.00
3. Recording F. 4.50
4. Indexing Fee 0.50
5. No Tax Fee 0.00
6. Certified Fee 1.00
Total 120.00

AMSOUTH BANK, N.A.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

By: Hayden D. Alsobrooks
HAYDEN D. ALSOBROOKS
Vice-President

State of Alabama
Jefferson County

Thomas G. Johnson, Jr.
JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said county in said state hereby
certify that Hayden D. Alsobrooks, whose name as Vice-President of AmSouth Bank,
N.A., 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, 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 3 day of Janaury, 1991.

William Robert Witter
NOTARY PUBLIC

MY COMMISSION EXPIRES JULY 11, 1999

Jones & Waldrop