

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
1318 ALFORD AVENUE, SUITE 102
BIRMINGHAM, ALABAMA 35226

555
Send Tax Notice To:
James Bedford Noles
4019 Saddle Run Circle
Helena AL 35080

STATE OF ALABAMA)
JEFFERSON COUNTY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THIS DEED, made this 15th day of February, 1991, between NEW SOUTH FEDERAL SAVINGS BANK, A Federally Chartered Savings Bank, (hereinafter called the "Grantor"), and JAMES BEDFORD NOLES AND WIFE, MYRTLE MARIE NOLES (hereinafter called the "Grantee");

WITNESSETH THAT:

THE GRANTOR, for and in consideration of the sum of Forty Three Thousand and No/100 (\$43,000.00) Dollars by the Grantee, the receipt of which is hereby acknowledged, has by these presents granted, bargained, and sold to the Grantee, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described land:

Lot 43, according to the Survey of Saddle Run Subdivision, as recorded in Map Book 11, Page 28, in the Office of the Judge of Probate of Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to all easements, restrictions and rights-of-way of record.

Subject to Statutory rights of redemption existing by virtue of that certain foreclosure sale held 12-4-90, which said rights will exist during the statutory period.

\$43,000.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the same unto the 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 THE GRANTOR DOES HEREBY COVENANT with the Grantee, except as above noted, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that Grantor does hereby specially warrant the title to said property, to Grantee, against the lawful claims of persons claiming by, through or under the Grantor, but not otherwise.

IN WITNESS WHEREOF, the Grantor of the property described herein has signed and sealed this Deed on the day and year first above written.

NEW SOUTH FEDERAL SAVINGS BANK

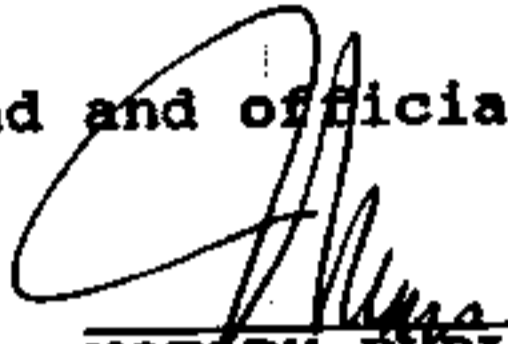
By: T. H. McLaughlin, Jr.
T. H. McLAUGHLIN JR.
Its Vice President

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STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that T. H. McLaughlin, Jr., whose name as Vice President of New South Federal Savings Bank, A Federally Chartered Savings Bank, 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 Federally Chartered Savings Bank.

Given under my hand and official seal this the 15th day of February, 1991.



NOTARY PUBLIC

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

91 MAR 11 AM 8:56


JUDGE OF PROBATE

NO TAX COLLECTED

1. Deed Tax	_____
2. Mtg. Tax	_____
3. Recording Fee	2.50
4. Indexing Fee	5.00
5. No. Tax Fee	1.00
6. _____	1.00
Total	10.00