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SEND TAX NOTICE TO:

Central State Bank
P. O. Box 180
Calera, AL 35040

SHELBY COUNTY ABSTRACT & TITLE CO., INC.

P. O. Box 752 - Columbiana, Alabama 35051
(205) 669-6204 (205) 669-6291 Fax(205) 669-3130

(Name) Janet S. Collins
2162-A Rocky Ridge Road
(Address) Birmingham, AL 35216

This instrument was prepared by

(Name) Mike T. Atchison, Attorney
Post Office Box 822
(Address) Columbiana, Alabama 35051

Form 1-1-27 Rev. 1-88

WARRANTY DEED—Lawyers Title Insurance Corporation, Birmingham, Alabama

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Twenty-Six Thousand, Five Hundred and no/100(\$26,500.00)-----DOLLARS

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,
Gregory Paul Thomas, a single man

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto
Janet S. Collins, an unmarried woman

(herein referred to as grantee, whether one or more), the following described real estate, situated in
Shelby County, Alabama, to-wit:

A lot in the NW 1/4 of NE 1/4 of Section 1, Township 21 South, Range 1 East, Shelby County, Alabama, described as follows: Commence at the NE corner of NW 1/4 of NE 1/4 of Section 1, Township 21 South, Range 1 East; thence run South along the East line of said Quarter-Quarter Section a distance of 1050.00 feet; thence turn an angle of 89 degrees 07 minutes to the right and run a distance of 108.48 feet to the point of beginning; thence continue in the same direction and along a driveway a distance of 166.90 feet; thence turn an angle of 29 degrees 43 minutes to the right and run along the center line of said drive a distance of 69.40 feet; thence turn an angle of 41 degrees 55 minutes to the right and run along the center line of said drive a distance of 52.79 feet; thence turn an angle of 29 degrees 28 minutes to the right and run along the center of said drive a distance of 89.20 feet; thence turn an angle of 27 degrees 39 minutes to the right and run along the center of said drive a distance of 66.20 feet to the intersection of the Settlement Road; thence turn an angle of 101 degrees 38 minutes to the right and run a distance of 290.38 feet to the point of beginning. Situated in the NW 1/4 of NE 1/4 of Section 1, Township 21 South, Range 1 East, Shelby County, Alabama.

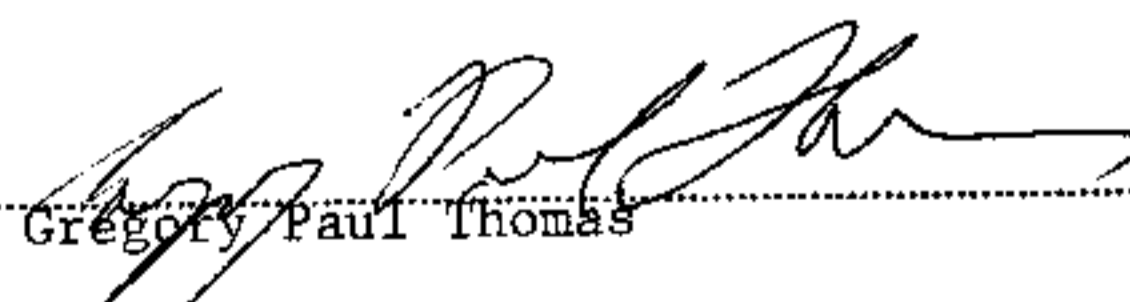
SUBJECT TO TAXES FOR 1992 AND SUBSEQUENT YEARS, RESTRICTIONS, EASEMENTS, PERMITS, ROADWAYS, AND RIGHTS OF WAY OF RECORD.

TO HAVE AND TO HOLD to the said grantee, his, her or their heirs and assigns forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hands(s) and seal(s), this 14th day of July, 1992

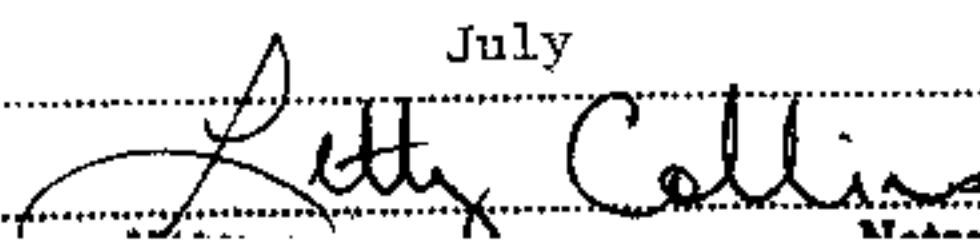
_____(Seal)
_____(Seal)
_____(Seal)


Gregory Paul Thomas (Seal)
_____(Seal)
_____(Seal)

STATE OF ALABAMA
SHELBY COUNTY

General Acknowledgment

I, the undersigned authority-
hereby certify that Gregory Paul Thomas is
whose name 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 executed the same voluntarily
on the day the same bears date.
Given under my hand and official seal this 14th day of July, A. D. 1992


Letty Collins
Notary Public