

THIS INSTRUMENT PREPARED BY:
R. Shan Paden
Paden & Harris
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:
James D. Hand
149 Stratford Circle
Pelham, AL 35124

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that in consideration of ONE HUNDRED FORTY-SEVEN THOUSAND NINE HUNDRED AND NO/100THS (147,900.00) DOLLARS to the undersigned GRANTOR (whether one or more), in hand paid by the GRANTEE herein, the receipt whereof is acknowledged, I or we, CHARLES DOUGLAS and BOBBIE M. DOUGLAS, husband and wife (herein referred to as GRANTOR, whether one or more), grant, bargain, sell and convey unto JAMES D. HAND and MARY J. HAND, (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 64, according to the map and survey of Stratford Place, Phase IV, as recorded in Map Book 14, Page 69 in the Office of the Judge of Probate of Shelby County, Alabama.

\$77,900.00 of the consideration paid herein was derived from a mortgage loan closed simultaneously herewith.

SUBJECT TO:

1. Ad valorem taxes for the year 1993; which said taxes are a lien but not due and payable until October 1, 1993.
2. Twenty foot building setback line and seven and one-half foot easement along rear of property as shown on recorded plat of said subdivision.
3. Protective covenants and restrictions as set out in Real Book 319, page 643.
4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 6, Page 22.
5. Rights of way to Shelby County

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003 MCD 84.50

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- Deed Book 135, Page 364.
6. Transmission line permit to Alabama Power Company as recorded in Deed Book 101, Page 551 and Real Book 127, Page 63.
 7. Water and sewer easement to the City of Pelham as recorded in Real Book 111, Page 673.

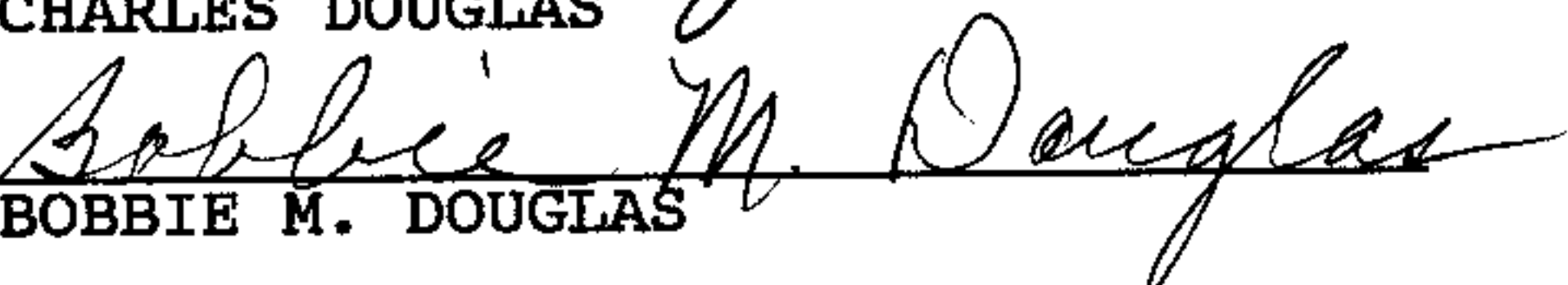
\$77,900.00 of the consideration paid herein was derived from a mortgage loan closed simultaneously herewith.

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 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 all the lawful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 20th day of August, 1993.


CHARLES DOUGLAS


BOBBIE M. DOUGLAS

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for the State of Alabama, County at Large hereby certify that CHARLES DOUGLAS and BOBBIE M. DOUGLAS, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 20th day of August, 1993.



Notary Public

My commission expires: 7/16/94

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