

This instrument was prepared by

Michael Matlock
Send Tax Notice To: Michelle Espy Matlock
5557 Meadowbrook Drive
Birmingham, Alabama 35242
address

(Name) Clayton T. Sweeney, Atty.
2700 Highway 280 East, Suite 150E
(Address) Birmingham, Alabama 35223

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of THREE HUNDRED TEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

William L. White, Jr. and his wife, Carol J. White
(herein referred to as grantors) do grant, bargain, sell and convey unto

Michael Matlock and Michelle Espy Matlock
(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in

Shelby County, Alabama to-wit:

Lot 1, according to the Survey of Mountain Ridge Estates, 1st Sector, as recorded in Map Book 7, Page 100, in the Probate Office of Shelby County, Alabama. Minerals and Mining rights excepted.

Subject to:

Advalorem taxes for the year 1994 which are a lien but are not due and payable until October 1, 1994.

Existing easements, restrictions, set-back lines and limitations of record.

\$ 279,450.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1993-39392

12/09/1993-39392
12:27 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 40.00

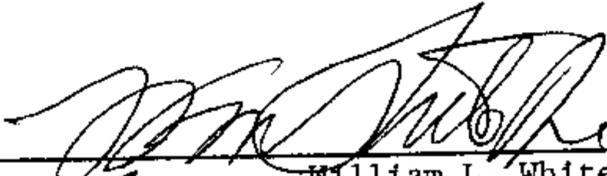
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 6th day of December, 19 93.

WITNESS:

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

 (Seal)
William L. White, Jr.
 (Seal)
Carol J. White
_____(Seal)

CLAYTON T. SWEENEY, ATTORNEY AT LAW

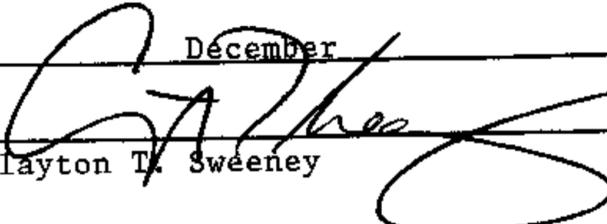
STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

I, Clayton T. Sweeney, a Notary Public in and for said County, in said State, hereby certify that William L. White, Jr. and his wife, Carol J. White whose name are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 6th day of December A. D., 19 93

My commission expires: 5/29/95


Clayton T. Sweeney Notary Public.