

This Instrument Prepared By:

Send Tax Notice To:

Walter Fletcher
Dominick, Fletcher, Yeilding,
Wood & Lloyd, P.A.
2121 Highland Avenue
Birmingham, Alabama 35205

James R. Keeling
Rhonda K. Robinson
301 Old Brook Lane
Birmingham, Alabama 35242

STATE OF ALABAMA)
COUNTY OF SHELBY)

GENERAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Thirty Three Thousand Four Hundred Dollars (\$133,400.00) to the undersigned Greystone Ridge, Inc., an Alabama corporation ("Grantor"), in hand paid by James R. Keeling and Rhonda K. Robinson ("Grantees"), the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Grantees, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 30, according to the survey of Old Brook Place, as recorded in Map Book 19, page 41 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to: (1) General and special taxes or assessments for 1995 and subsequent years not yet due and payable, including any additional tax due, if any, due to the fact that ad valorem taxes for subject property have been paid under a current use assessment; (2) Building setback line as shown per plat and as set out in the restrictive covenants as Instrument #1994-35287 in Probate Office; (3) Public easements as shown by recorded plat; (4) Restrictions, covenants and conditions as set out in instrument(s) recorded as Instrument #1994-35287 in Probate Office; (5) 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 4 page 505 in Probate Office; (6) Covenant releasing predecessor in title from any liability arising from sinkholes, limestone formations, soil conditions or any other known or unknown surface or subsurface conditions that may now or hereafter exist or occur or cause damage to subject property, as shown by instrument recorded in Map Book 19 page 41 in Probate Office; (7) Restrictions, limitations and conditions as set out in Map Book 19 page 41 in Probate Office; (8) Utility easement recorded in Real 42 page 227 in Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, to 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 do for myself and for my heirs, executors and administrators covenant with said Grantees, their heirs and assigns; that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs,

\$ 117,850.00 of the purchase price
recited above was paid from the mortgage
loan closed simultaneously herewith.

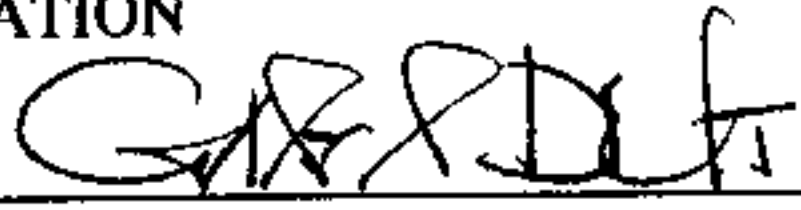
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executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Greystone Ridge, Inc., an Alabama corporation, by its President, Gary R. Dent, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of March, 1995.

GREYSTONE RIDGE, INC., AN ALABAMA CORPORATION

By: 
Gary R. Dent
President

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Gary R. Dent, whose name as President of Greystone Ridge, Inc., an Alabama 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, in his capacity as such President, executed the same voluntarily on the day the same bears date, and with full authority thereto.

Given under my hand and seal this the 31 day of March, 1995.


Notary Public

[SEAL]

My commission expires:

5/25/97

c:KEL-DED

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