

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
FRANK O. MCCOLLUM
ANN T. MCCOLLUM
105 Summer Circle
Birmingham, AL 35242

**STATE OF ALABAMA)
SHELBY COUNTY}**

Corporation Form Warranty Deed/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of ONE HUNDRED NINETY TWO THOUSAND Dollars and No/100's (\$192,000.00) to the undersigned grantor, Spratlin Construction Company, Inc., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell, and convey unto FRANK O. MCCOLLUM and ANN T. MCCOLLUM (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 2, Block 2, according to the Survey of Summer Place, First Sector, as recorded in Map Book 17 Page 57 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

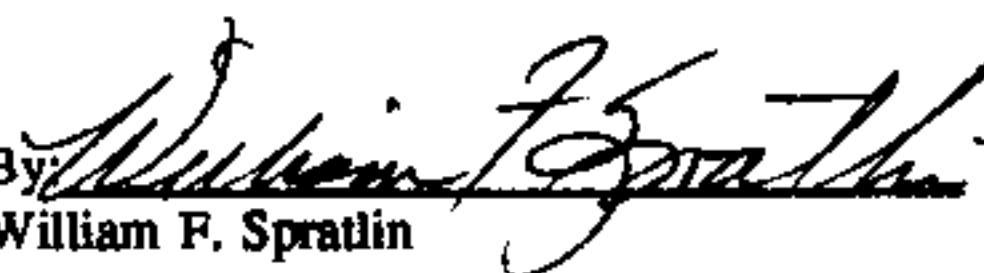
Subject to:

Ad valorem taxes for 1995 and subsequent years not yet due and payable until October 1, 1995.
Existing covenants and restrictions, easements, building lines, and limitations of record.

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, William F. Spratlin, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 21st day of April, 1995.

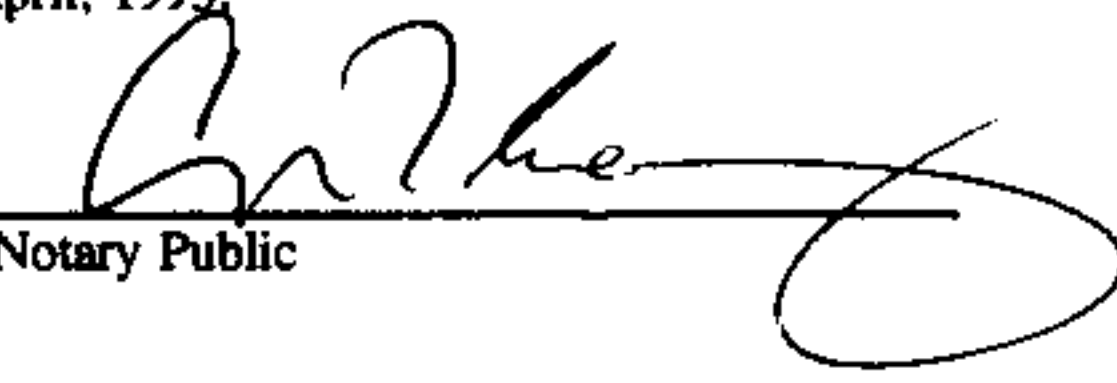
Spratlin Construction Company, Inc.

By 
William F. Spratlin
President

**STATE OF ALABAMA)
JEFFERSON COUNTY}**

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that William F. Spratlin, whose name as President of Spratlin Construction Company, Inc., a 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, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 21st day of April, 1995.


Notary Public

My Commission Expires: 5/29/95

05/08/1995-12069
03:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 200.50

Inst # 1995-12069

CLAYTON T. SWEENEY, ATTORNEY AT LAW