

SEND TAX NOTICES TO:

ALLEN F. RIHA
DEBORAH L. RIHA
2383 Indian Crest Drive,
Pelham, Alabama, 35124

WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Twenty Seven Thousand Nine Hundred Eighty-Five and 00/100 Dollars (\$227,985.00) to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, OSMOND ROBINSON, a married man, and BARRY ROBINSON, a married man (herein referred to as "Grantor"), hereby grants bargains, sells, and conveys unto ALLEN F. RIHA and wife DEBORAH L. RIHA (herein referred to as "Grantees") as joint tenants, with rights of survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Commence at the Southwest corner of the NE 1/4 of the SE 1/4 of Section 1, Township 20 South, Range 3 West, Shelby County, Alabama, and run thence Northerly along the West line of said Quarter-Quarter section a distance of 696.33 feet to a point thence turn 99 degrees 02 minutes 29 seconds to the right and run East-Southeasterly a distance of 589.70 feet to a point on the North margin of Belcher Drive and the point of beginning of the property being described; thence turn 18 degrees 29 minutes 15 seconds to the right and run Southeasterly along said margin of said street 100.00 feet to a point; thence turn 90 degrees 01 minutes 53 seconds to the left and run Northeasterly 352.91 feet to a point, thence turn 94 degrees 53 minutes 38 seconds to the left and run Northwesterly 100.29 feet to a point; thence turn 85 degrees 05 minutes 36 seconds to the left and run Southwesterly 344.30 feet to the point of beginning. Situated in Shelby County, Alabama.

SUBJECT TO: i) Taxes due and payable October 1, 1995, and subsequent years; ii) Right of Way granted to Alabama Power Company by Instrument recorded in Deed Book 101, page 509; and iii) Right of way to Postal Telegraph as recorded in Deed Book 80, Page 40.

[\$204,392.52 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.]

[This property does not constitute the homestead of Grantor nor of Grantor spouse.]

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SHELBY COUNTY JUDGE OF PROBATE
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TO HAVE AND TO HOLD the described premises to Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intentions 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 if 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 tenant in common.

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

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 13 day of July, 1995.

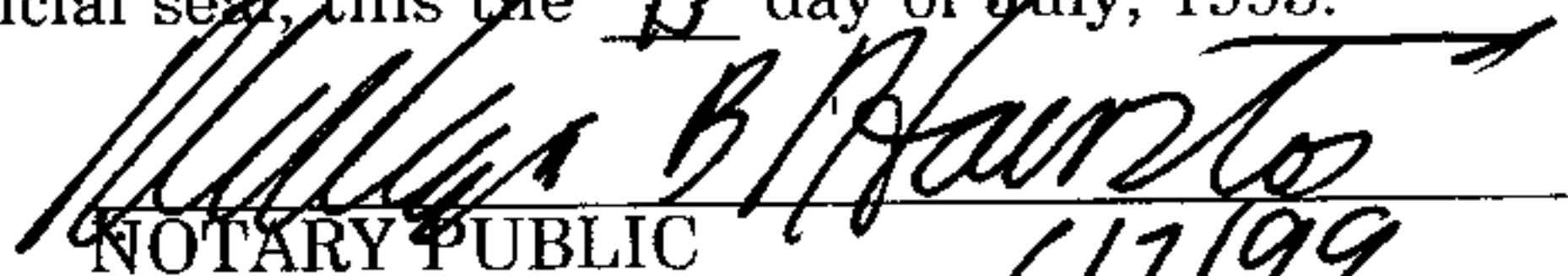

OSMOND ROBINSON L.S.


BARRY ROBINSON L.S.

STATE OF ALABAMA)
~~SHELBY~~ ~~JEFFERSON~~ COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that OSMOND ROBINSON and BARRY ROBINSON, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 13 day of July, 1995.


NOTARY PUBLIC
My Commission Expires: 6/17/99

THIS INSTRUMENT PREPARED BY AND AFTER
RECORDATION SHOULD BE RETURNED TO:

William B. Hairston III
Engel, Hairston, & Johanson P.C.
P.O. Box 370027
Birmingham, AL 35237
(205) 328-4600

Inst. # 1995-18828

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