

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

SEND TAX NOTICE TO:
Ronald F. Bradstreet
Vanessa C. Bradstreet
149 Southview Drive
Hoover, AL 35244

STATE OF Alabama }
COUNTY OF Shelby }

Warranty Deed/JTWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Two Hundred Seventy-Four Thousand Nine Hundred Dollars (\$274,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of whereof is acknowledged, we, MATTHEW T. SALTER and wife, KAREN R. SALTER, (herein referred to as grantors) do grant, bargain, sell, and convey unto Ronald F. Bradstreet and Vanessa C. Bradstreet (herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama:

Lot 12, according to the Survey of Southpointe, 9th Sector, Phase 2, as recorded in Map Book 16, Page 81, in the Probate Office of 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.

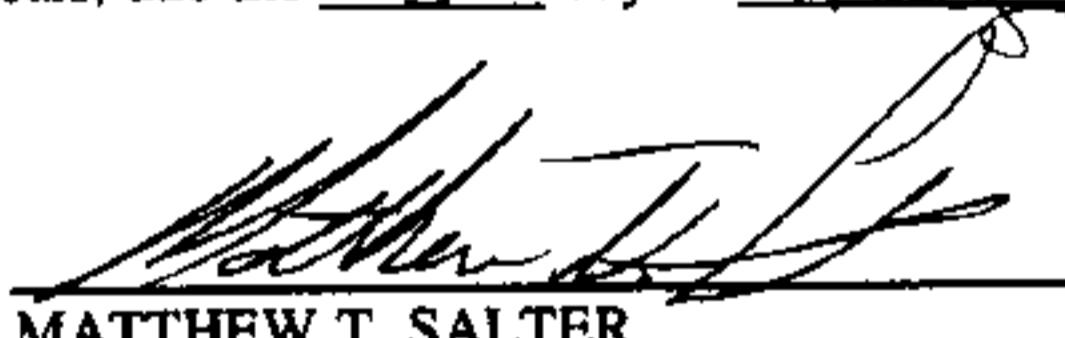
\$256,400.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Matthew T. Salter, the Grantor herein is one and the same person as Walter T. Salter, the Grantee named in that certain Deed recorded in Instrument #1993-24483.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 said GRANTEEES 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, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereto set our hands and seals, this the 5 day of May,
1995.



MATTHEW T. SALTER



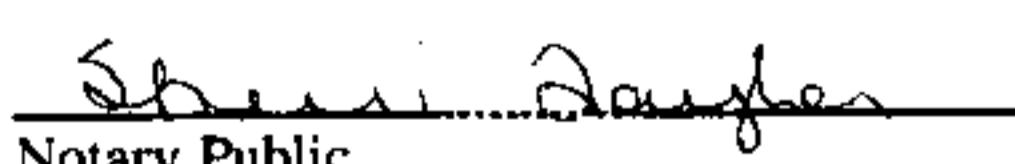
KAREN R. SALTER

STATE OF Alabama }
COUNTY Shelby

08/21/1995-22995
03:43 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that MATTHEW T. SALTER and KAREN R. SALTER, whose names 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 5 day of May, 1995.



Notary Public

My Commission Expires: 2/1/96

AFFIX SEAL