

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY ONE THOUSAND SIX HUNDRED & NO/100---- (\$91,600.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I James H. Belcher, a single individual (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Jan M. Cromer, a single individual (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Unit 129, of Cambrin Woods Condominium, as recorded in Map Book 6, page 62, located in Shelby County, Alabama as established by Declaration of Condominium, By-Laws and Amendments thereto as recorded in Misc. Book 12, page 87, in the Probate Office of Shelby County, Alabama, and amended by Misc. Book 13, page 2, Misc. Book 13, page 4 and Misc. Book 13, page 344, in said Probate Office; together with an undivided .0133124% interest in the Common Elements as set forth in said Declaration.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

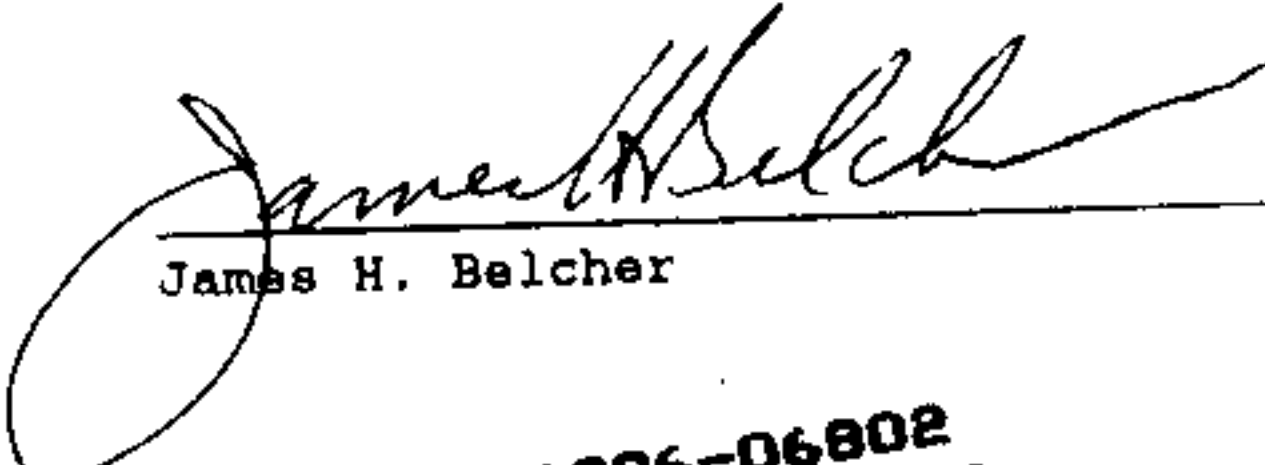
\$87,500.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 129 Cambrian Way Birmingham, Alabama 35242

TO HAVE AND TO HOLD to the said grantee, his, her, or their heirs and assigns forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 1st day of March, 1996.


James H. Belcher

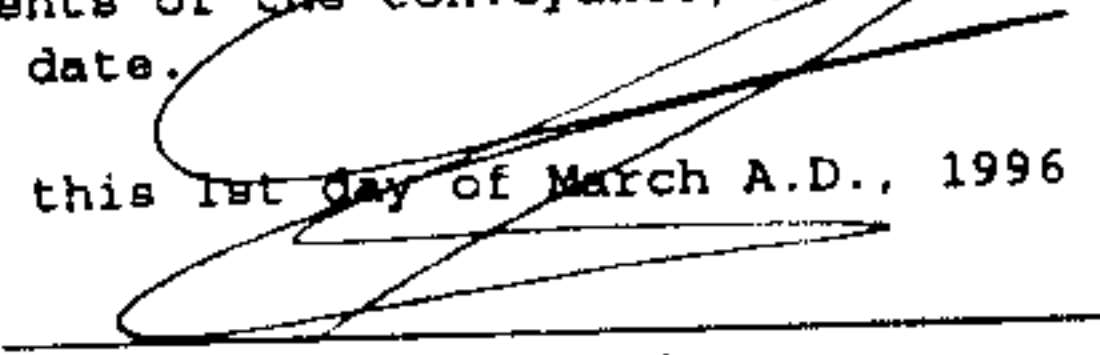
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03/04/1996-06802
08:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
General Acknowledgment

STATE OF ALABAMA
SHELBY COUNTY COUNTY

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State, hereby certify that James H. Belcher, a single individual whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of March A.D., 1996


Notary Public

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

Inst # 1996-06802