

SEND TAX NOTICE TO:
DAVID T. DOWNARD
TAMMY L. DOWNARD
5121 HOLLOW LOG LANE
BIRMINGHAM, ALABAMA 35244

This instrument was prepared by:
Shelly Moss, Attorney
4 Office Park Circle, Suite 116
Birmingham, Alabama 35223

WARRANTY DEED

STATE OF ALABAMA)
JEFFERSON COUNTY) **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of ONE HUNDRED FORTY-FIVE THOUSAND NINE HUNDRED and No/100's (\$145,900.00) DOLLARS to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, R. MICHAEL FLOYD and wife, MARTHA V. FLOYD (hereinafter grantors), do grant, bargain, sell and convey unto DAVID T. DOWNARD and TAMMY L. DOWNARD, (hereinafter grantees) as joint tenants with right of survivorship, all of our right, title and interest in the following described real estate, situated in SHELBY COUNTY, ALABAMA:

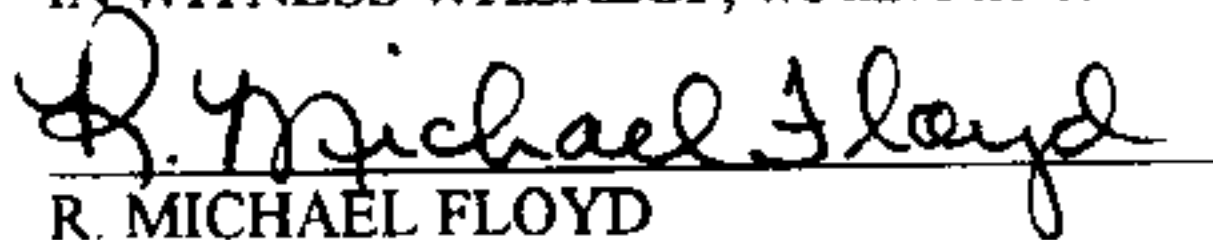
Lot 14, according to the map and survey of Homestead, First Sector, as recorded in Map Book 6, Page 9, in the Probate Office of Shelby County, Alabama.

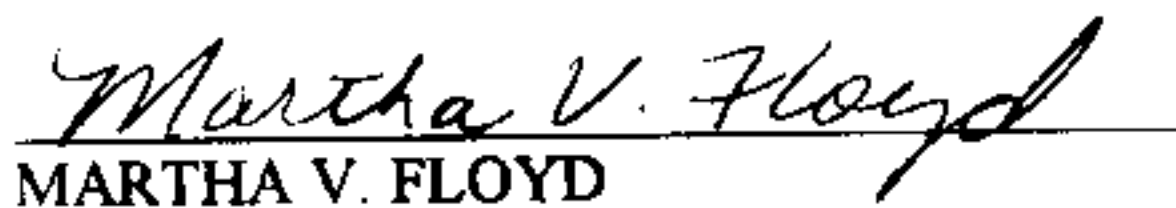
\$138,600.00 of the above referenced consideration is from a purchase money first mortgage.

Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said GRANTEES, their heirs and assigns, forever. And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, 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, we have hereunto set our hands and seals this 29 day of February, 1995.

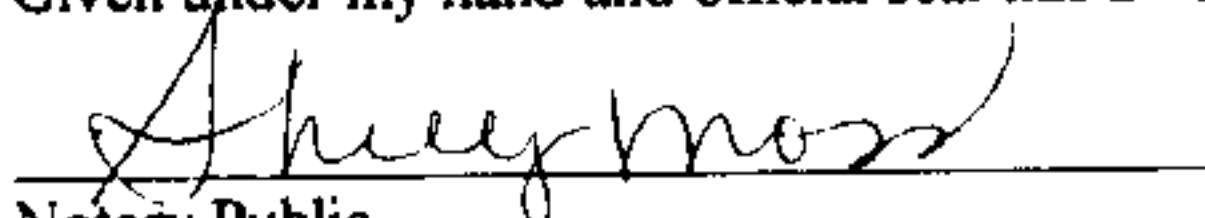

R. MICHAEL FLOYD


MARTHA V. FLOYD

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that R. MICHAEL FLOYD and MARTHA V. FLOYD, 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 29 day of February, 1995.


Notary Public
Commission Expires: 11-5-97

Inst # 1996-07775

03/08/1996-07775
10:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 16.00

Inst # 1996-07775