

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 SIX THOUSAND FIVE HUNDRED & NO/100----
(\$96,500.00) DOLLARS to the undersigned grantor (whether one or more), in hand
paid by the grantee herein, the receipt whereof is acknowledged, I Anita R.
Latham, a married individual (herein referred to as grantor, whether one or more),
grant, bargain, sell and convey unto Linda D. Binion, 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 No. 179, of Cambrian Wood Condominium, a condominium, according to the
Declaration of Condominium Ownership of Cambrian Wood Condominium, recorded in
Misc. Book 12, beginning at page 87, and amended by Misc. Book 13 page 2;
Misc. Book 13 page 4, and Misc. Book 13 page 344, in the Office of the Judge
of Probate of Shelby County, Alabama; being situated in Shelby County,
Alabama. Together with an undivided .0133124 per cent interest appurtenant to
said unit in the common elements as set forth in Exhibit C of said Declaration
and together with all of its appurtenance according to the Declaration.

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

\$91,650.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

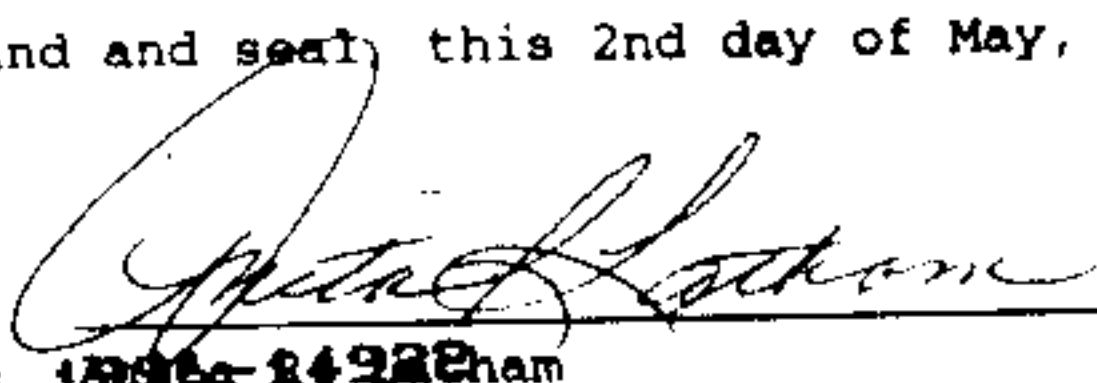
GRANTEES' ADDRESS: 179 Cambrian Way, Birmingham, Alabama 35242.

Subject property does not constitute the homestead of the Grantor herein, as
defined by the Code of Alabama.

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 2nd day of May,
1996.


Inst # 1996-14922ham (SEAL)

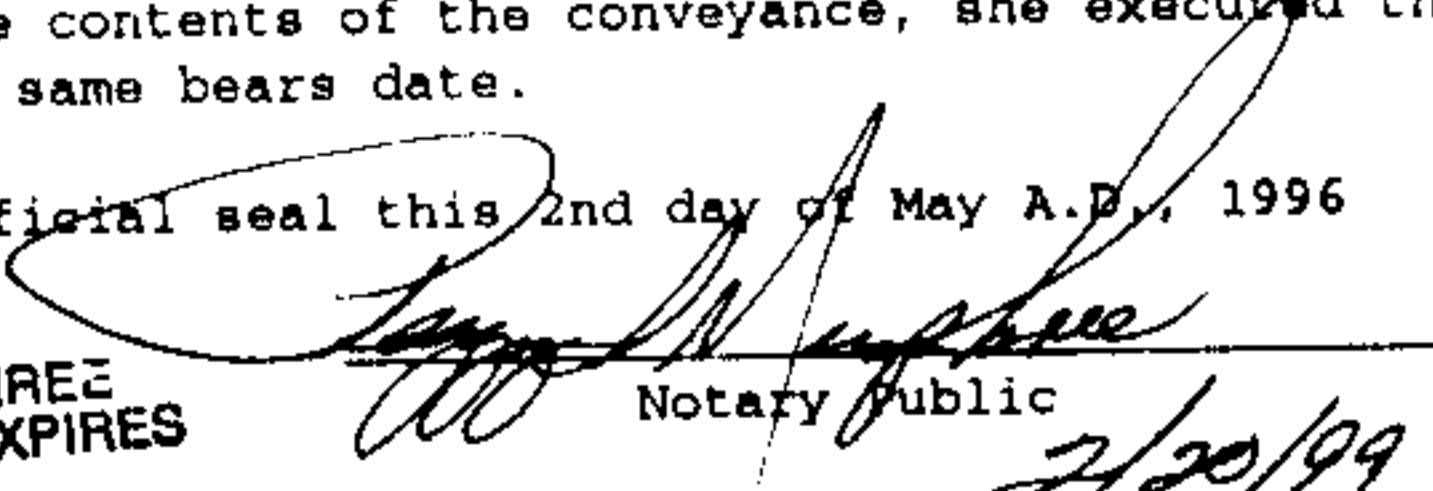
STATE OF ALABAMA
SHELBY COUNTY COUNTY

05/07/1996-14922
02:56 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Anita R. Latham, a married 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, she executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 2nd day of May A.D., 1996

PEGGY I. MURPHREE
MY COMMISSION EXPIRES
2/20/99


Notary Public 2/20/99