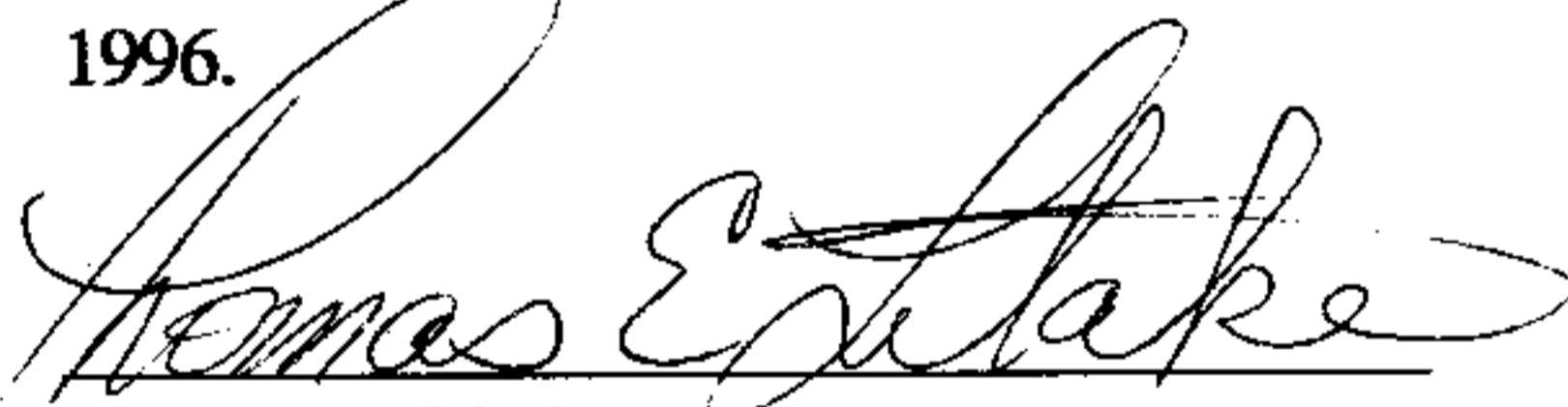


SUBJECT TO:

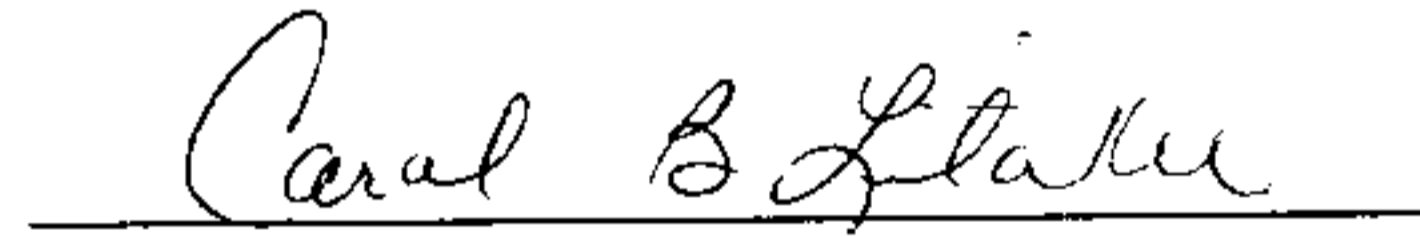
1. \$75,050.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneously herewith.
2. Ad valorem taxes for 1996 and subsequent years, said taxes being a lien but not due and payable until October 1, 1996.
3. Restrictions appearing of record in Real Volume 189, page 222, in the Probate Office of Shelby County, Alabama.
4. Right-of-way granted to South Central Bell Telephone Company as recorded in Real Volume 269, page 678, in said Probate Office.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEE, his heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are 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 GRANTEE, his heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 3rd day of July, 1996.



 Thomas E. Litaker



 Carol B. Litaker

STATE OF ALABAMA)
 JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Thomas E. Litaker and Carol B. Litaker, husband and wife, 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 3rd day of July, 1996.



 Notary Public

My Commission Expires: 06/16/99

Inst # 1996-22195

07/10/1996-22195
 01:03 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 HCD 15.00