

Send tax notice to:
Kellis Fields and
Mildred F. Fields
127 Kentwood Trail
Alabaster, Alabama 35007

This instrument prepared by:
James R. Moncus, Jr.
1313 Alford Avenue
Birmingham, Alabama 35226

Inst # 1997-02589

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Forty Thousand and no/100 Dollars (\$140,000.00) in hand paid to the undersigned, First Federal Bank, a Federal Savings Bank, (hereinafter referred to as the "Grantor") by Kellis Fields and wife, Mildred F. Fields, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 116, according to the Survey of Kentwood, Third Addition, Phase One, as recorded in Map Book 19, Page 26, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Current ad valorem taxes.
2. 30 foot building line as shown by recorded Map.
3. 7.5 foot Easement on North, as shown by recorded Map.
4. Restrictions as shown by recorded Map.
5. Mineral and mining rights not owned by grantor, it being the intention of grantor to convey only such

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- mineral and mining rights as they may own without warranty.
6. Declaration of Protective Covenants as recorded in Instrument #1995-25822, in the Probate Office of Shelby County, Alabama.
 7. All rights of redemption arising from that certain foreclosure deed recorded in Instrument #1996-37300, said rights to expire one (1) year from date of foreclosure, i.e., November 8, 1997.

(\$108,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantor does for itself, its successors and assigns, covenant with the said Grantees, their heirs, executors, administrators and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as noted above; that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor, by SANDRA H. STEPHENS, its
 SR. VP / CFO, who is authorized to execute this conveyance,
 has hereunto set its signature and seal on this the 22nd day of
 January, 1997.

FIRST FEDERAL BANK, A FEDERAL
 SAVINGS BANK

By: Sandra H. Stephens
 Its SRVP / CFO

STATE OF ALABAMA

Tuscaloosa COUNTY

I, the undersigned, a Notary Public in and for said
 County in said State, hereby certify that
Sandra H. Stephens, whose name as SRVP / CFO, of
 First Federal Bank, a Federal Savings Bank, is signed to the
 foregoing instrument and who is known to me, acknowledged before me
 on this day that, being informed of the contents of the instrument,
 he/she, as such officer and with full authority, executed the same
 voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 22nd
 day of January, 1997.

James L. Lanier
 Notary Public

[NOTARIAL SEAL]

My Commission expires: 8-28-00

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