

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
TOMMY F. WADDELL
SHELLI R. WADDELL
2002 Hawthorne Lane
Birmingham, AL 35244

STATE OF ALABAMA}
COUNTY OF SHELBY}

Statutory Warranty Deed/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **TWO HUNDRED FIFTEEN THOUSAND DOLLARS AND NO/100's (\$215,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we REGIONS BANK, an Alabama banking corporation, formerly known as FIRST ALABAMA BANK, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **TOMMY F. WADDELL and SHELLI R. WADDELL** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 13, according to the Survey of First Addition, Riverchase Country Club, as recorded in Map Book 7, Page 115, in the Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1997 and subsequent years not yet due and payable until October 1, 1997. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$ 172,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

IN WITNESS WHEREOF, the Grantor have caused this statutory warranty deed to be executed this 16th day of January, 1997.

REGIONS BANK



Ronald B. Roberts, Vice President

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Ronald B. Roberts, whose name as Vice President of REGIONS BANK, an Alabama banking corporation, 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, 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 16th day of January, 1997.


Notary Public

My Commission Expires: 5/29/99

Inst # 1997-03203

01/31/1997-03203
08:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 51.50

Inst # 1997-03203

AT LAW

CLAYTON T. SWEENEY