

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 SIXTY EIGHT THOUSAND SIX HUNDRED & NO/100----
(\$68,600.00) DOLLARS to the undersigned grantor (whether one or more), in hand
paid by the grantee herein, the receipt whereof is acknowledged, we Byron Keith
Collins and wife, India Lowry Collins (herein referred to as grantor, whether one
or more), grant, bargain, sell and convey unto J. Christy Black, a single
individual (herein referred to as grantee, whether one or more), the following
described real estate, situated in Shelby County, Alabama, to-wit:

Lot 4, according to the Survey of Cahaba Manor Townhomes, Third Addition, as
recorded in Map Book 7, page 158, in the Probate Office of Shelby County,
Alabama. Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.c002


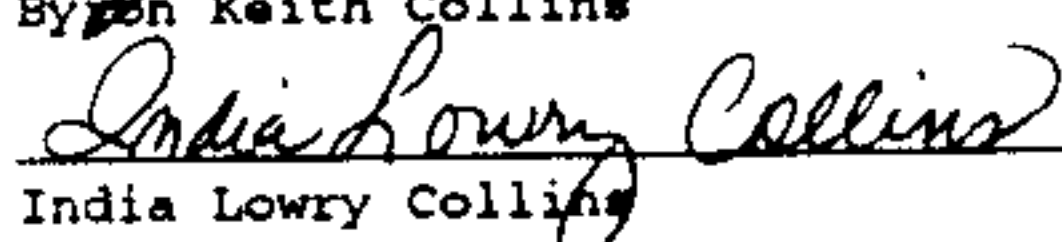
GRANTEES' ADDRESS: 606 Cahaba Manor Lane Pelham, Alabama 35124

\$68,763.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

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, we have hereunto set our hands and seals, this 26th day of
February, 1997.


Byron Keith Collins (SEAL)

India Lowry Collins (SEAL)

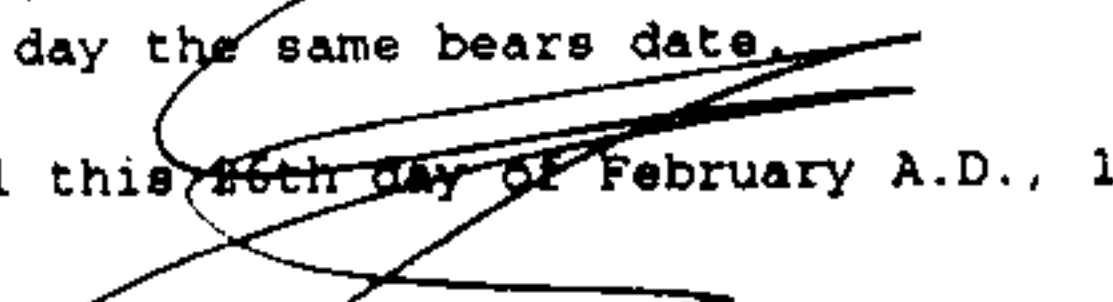
STATE OF ALABAMA

SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Byron Keith Collins and wife, India Lowry Collins 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 26th day of February A.D., 1997


Notary Public

Inst # 1997-06410
3/3/97
03/03/1997-06410
09:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

Inst # 1997-06410