

Send tax notice to:
Larry L. Richardson
Betty D. Richardson
2178 Baneberry Drive
Birmingham, AL 35244

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

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Three Hundred Twenty-Four Thousand and no/100 Dollars (\$324,000.00) in hand paid to the undersigned William R. Dexheimer and wife, Lisa P. Dexheimer, (hereinafter referred to as the "Grantors") by Larry L. Richardson and wife, Betty D. Richardson, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2424, according to the Survey of Riverchase Country Club 24th Addition, as recorded in Map Book 10, Page 64, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1997.
2. Agreement with Alabama Power Company for Underground Residential Distribution as shown by instrument(s) recorded in Real Volume 130, Page 585, and restrictive covenants pertaining thereto as recorded in Real Volume 126, Page 128.
3. Right of Way granted to Alabama Power Company by instrument(s)

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- recorded in Real Volume 133, Page 616.
4. Restrictions appearing of record in Misc. Book 14, Page 536; Misc. Book 17, Page 550; Misc. Book 34, Page 549 and Real Volume 129, Page 42, and as shown on recorded map.
 5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Deed Volume 127, Page 40.
 6. A 35 foot building line from Baneberry Drive; 20' easement across Southerly portion of subject property; 10' easement along rear and East lot lines; and easement of undetermined width across Northerly portion of subject property; as shown on recorded map.
 7. Restrictions appearing of record as shown on recorded map.
 8. Release of damages as recorded in Real Volume 129, Page 42.

(\$234,000.00 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 Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will,

and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 23rd day of May, 1997.



WILLIAM R. DEXHEIMER

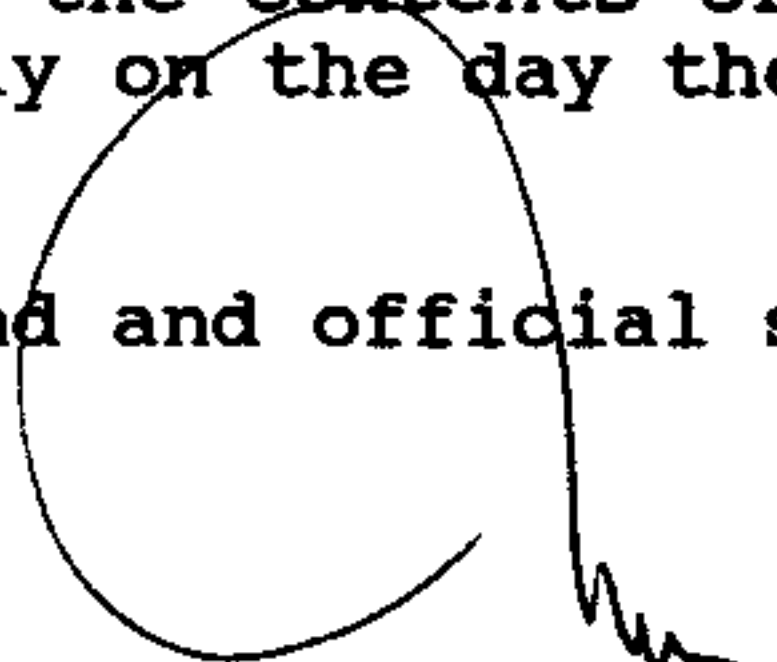


LISA P. DEXHEIMER

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Dexheimer and wife, Lisa P. Dexheimer, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of May, 1997.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 5/23/2000
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