

This instrument was prepared by

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2121 Highland Avenue South
Birmingham, Alabama 35205

SEND TAX NOTICE TO:

Cassandra L. Riggins
5480 Smokey Road
Cibola Hill 35040

GENERAL WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the assumption of that mortgage to AmSouth Bank in the amount of \$350,000.00 of even date herewith, the undersigned L. Shefton Riggins and wife Cassandra L. Riggins (herein referred to as GRANTOR), do grant, bargain, sell and convey unto Cassandra L. Riggins (herein referred to as GRANTEE), the following described real estate situated in Shelby County, Alabama to-wit:

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION.

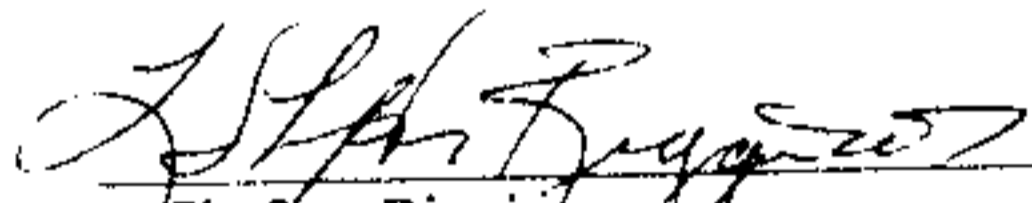
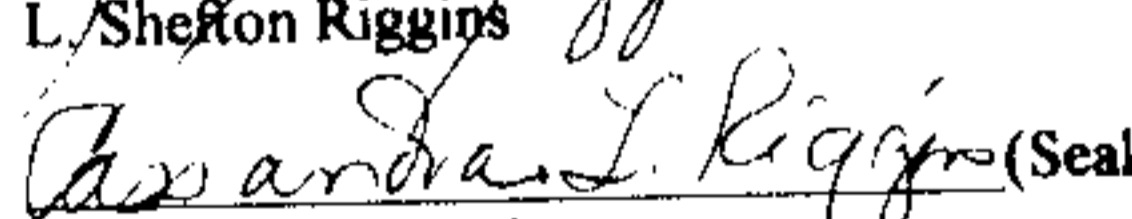
Subject to current taxes, covenants, easements and restrictions of record, and any mineral rights not owned by the Grantor.

It is the intention of this deed to convey all interest of the Grantors including the right of survivorship to Grantee.

TO HAVE AND TO HOLD to the said GRANTEE, her heirs and assigns forever.

And said GRANTOR do for themselves, their heirs, and assigns, covenant with the said GRANTEE, her heirs and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that they have a good right to sell and convey the same as aforesaid; that their heirs and assigns shall warrant and defend the same to the said GRANTEE, her successors and assigns forever, against the lawful claims of all persons.

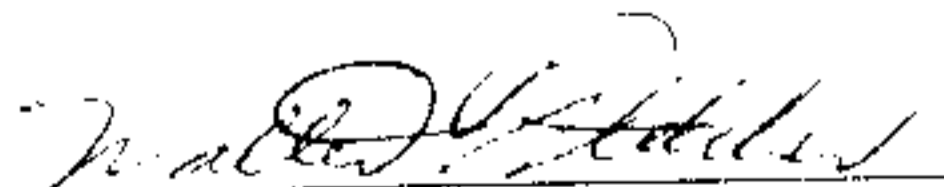
IN WITNESS WHEREOF, we have hereunto set our hand and seal this 15th day of July, 1997.

 (Seal)
L. Shefton Riggins
 (Seal)
Cassandra L. Riggins

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that L. Shefton Riggins and wife Cassandra L. Riggins, 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 15th day of July, 1997.


Notary Public
My Commission Expires: 5/25/2001

#41985

07/25/1997-23346
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

EXHIBIT A

The North 1/2 of the Southeast 1/4 of the Southeast 1/4 of Section 31, and the South 1/2 of South 1/2 of Northeast 1/4 of the Southeast 1/4 of Section 31, and the North 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 32, lying West of Smoky Road (Shelby County Highway No. 12) and the South 1/2 of the South 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 32, lying West of Smoky Road (Shelby County Highway No. 12), all in Township 21 South, Range 2 West, Shelby County, Alabama, more particularly described as follows:

Begin at the Southeast corner of the North 1/2 of the SE 1/4 of the SE 1/4 of Section 31, Township 21 South, Range 2 West, Shelby County, Alabama; thence run West along the South 20 line 1348.57 feet to the Southwest corner of the North 1/2 of said 1/4 1/4 Section; thence turn right 87° 43' 04" and run North along the West 1/4 1/4 line 664.28 feet to the Northwest corner of said 1/4 1/4 section; thence turn left 01° 46' 48" and continue North 340.51 feet along the West line of the South 1/2 of the South 1/2 of the NE 1/4 of the SE 1/4 to the Northwest corner of said 10 acres; thence turn right 93° 42' 35" and run East 1747.50 feet along the North line of the South 1/2 of the South 1/2 of said 1/4 1/4 Section and the South 1/2 of the South 1/2 of the NW 1/4 of the SW 1/4 of Section 32, to a point on the counter-clockwise curve on the Westerly right of way of Shelby County Highway No. 12, said curve having a delta angle of 04° 59' 48" and a radius of 1168.00 feet; thence turn right 47° 39' 43" to the tangent of said curve and run southeasterly along the arc of said curve 101.83 feet; thence continue tangent to said curve 371.40 feet to the point of beginning of a clockwise curve having a delta angle of 36° 49' 10" and a radius of 1072.56 feet; thence run along the arc of said curve 689.25 feet to a point on the South line of the North 1/2 of the SW 1/4 of SW 1/4 of said Section 32; thence turn right 91° 25' 40" from tangent and run West along said South line 875.42 feet to the point of beginning.

Being situated in Shelby County, Alabama.

Inst # 1997-23346

07/25/1997-23346
10:32 AM CERTIFIED
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002 MCD 12.00