

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

SEND TAX NOTICE TO:
JAMES M. COLLIER, JR.
JANICE Y. COLLIER
4012 Shandwick Lane
Hoover, AL 35242

1st # 1997-25981

STATE OF ALABAMA)
COUNTY OF SHELBY)

Warranty Deed/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **THREE HUNDRED SEVENTY FIVE THOUSAND DOLLARS AND NO/100's (\$375,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we JAMES R. GOBER and wife, PATRICIA E. GOBER, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **JAMES M. COLLIER, JR. and JANICE Y. COLLIER** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 4, according to the Survey of Greystone, 1st Sector, Phase IV, as recorded in Map Book 15, Page 107, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990 and recorded in Real 317 Page 260 in the Probate Office of Shelby County, Alabama and all amendments thereto.

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.

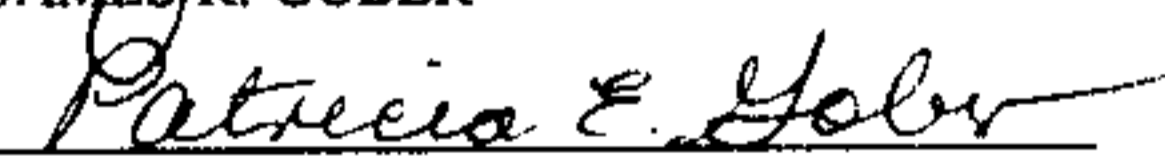
\$337,500.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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.

And I/we do for myself/ourselves and for my/our heirs, executors, and administrators, covenant with said GRANTEES 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 noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereto set my/our hand(s) and seal(s), this the 4th day of August, 1997.


JAMES R. GOBER



PATRICIA E. GOBER

08/14/1997-25981
02:47 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 46.00

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that JAMES R. GOBER and PATRICIA E. GOBER, 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 4th day of August, 1997.


Notary Public
My Commission Expires: 5/29/99

CLAYTON T. SWEENEY, ATTORNEY AT LAW