

Form furnished by LAND TITLE COMPANY

This instrument was prepared by

Holliman, Shockley & Kelly
(Name) 2491 Pelham Parkway
Pelham, AL 35124
(Address)

Send Tax Notice To:

Roger K. Brown
Paula D. Brown
(Name) 2005 Wood Sorrell Drive
Hoover, AL 35244
(Address)

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, . . .

That in consideration of Two Hundred Twelve Thousand, Eight Hundred and no/100 Dollars
to the undersigned grantor, or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

John F. Taylor, a single person

(herein referred to as grantors) do, grant, bargain, sell and convey unto

Roger K. Brown and wife Paula D. Brown

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby County, Alabama, to-wit:

Lot 39-A, according to the Resurvey of Lots 12, 13 and 39, Riverchase West, said
Resurvey being recorded in Map Book 6, Page 103, in the Probate Office of Shelby
County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements,
restrictions, reservations, rights-of-way, limitations, covenants and conditions
of record, if any; (3) Mineral and mining rights, if any.

\$ 202,160.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

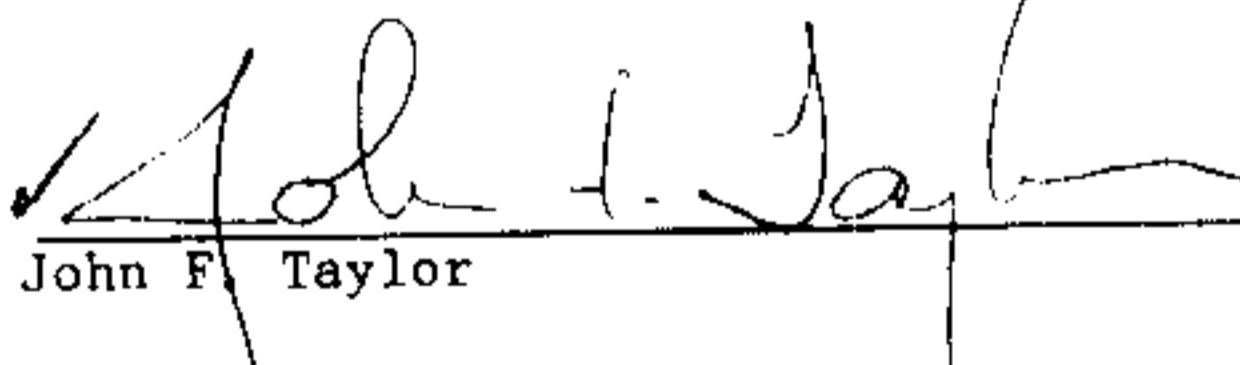
10/07/1997-32545
09:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
19.50

TO HAVE AND TO HOLD, to 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
dies 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 the 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; that I (we) will and my (our) heirs, executors and administrators shall
warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have herunto set my hand(s) and seal(s), this 26th day of
September 19 97.

(Seal)
(Seal)


John F. Taylor (Seal)
(Seal)

STATE OF ALABAMA
COUNTY OF Shelby

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that
John F. Taylor, a single person, whose name(s) 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,
his, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 26th day of September 19 97.


Notary Public 3-12-2001

Inst # 1997-32545