

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of \$ 82,900.00 paid by

Karen A. O'Brien, unmarried
to James Bishop dba J.E. Bishop Homes, Inc. (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Karen A. O'Brien, unmarried (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in SHELBY County, Alabama, to-wit:

Lot 5, according to the Survey of Whitestone Townhomes, Phase One, as corrected and re-recorded in Map Book 20 Page 125 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Address of the property: 727 3rd Street NE
Alabaster, AL 35007

Subject to taxes for the year 1997 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

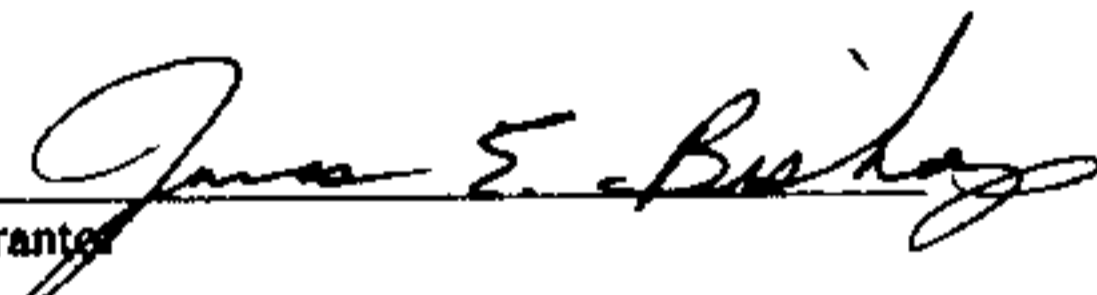
\$78,750.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 30 day of September, 1997.

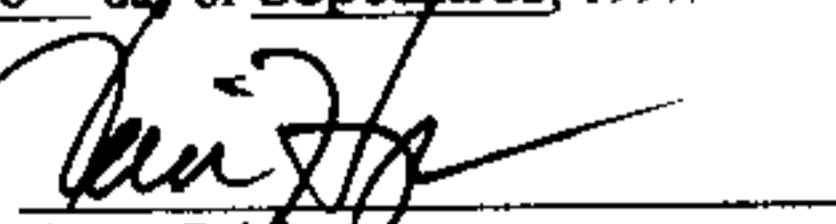

Grantor

Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that James Bishop dba J.E. Bishop Homes, Inc., whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she as such officer and with full authority, executed the same voluntarily.

Given under my hand and official seal this 30 day of September, 1997.


Notary Public

Commission Expires: 11/15/00

THIS INSTRUMENT PREPARED BY:
Kevin K. Hays, Attorney at Law
200 Canyon Park Drive
Pelham, Alabama 35124

SEND TAX NOTICES TO:
Karen O'Brien
727 3rd Street NE
Alabaster, AL 35007

10/08/1997-32742
09:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 13.00

Inst # 1997-32742