

SEND TAX NOTICE TO:
Michael W. Davidson
Olivia P. Davidson
2076 Cahaba Crest Drive
Birmingham, AL 35242

Inst # 1997-39992

This Instrument Prepared By:

Harold H. Goings
Spain & Gillon
2117 Second Avenue North
Birmingham, Alabama 35203

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of One Hundred Ninety Four Thousand Five Hundred and 00/100 dollars (\$194,500.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt whereof is acknowledged, we, **Elaine B. St. John and husband, Charles B. St. John** (herein referred to as Grantor), do grant, bargain, sell and convey unto **Michael W. Davidson and Olivia P. Davidson** (herein collectively referred to as Grantee), the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 21, Second Sector according to the Survey of Altadena Woods, 2nd and 5th Sectors as recorded in Map Book 10, Page 54 A & B in the Probate Office of Shelby County, Alabama.

Subject to:

1. 1998 ad valorem taxes
2. Existing easements, restrictions, set back lines, limitations, if any, of record.

\$155,600.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

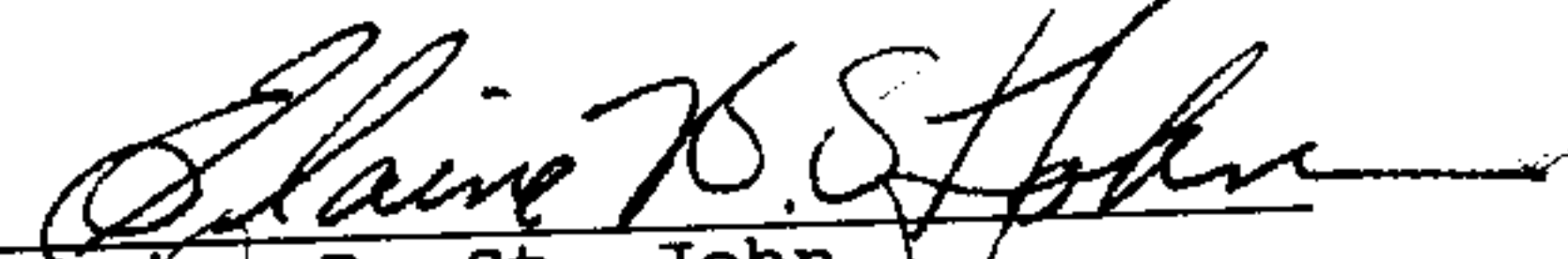
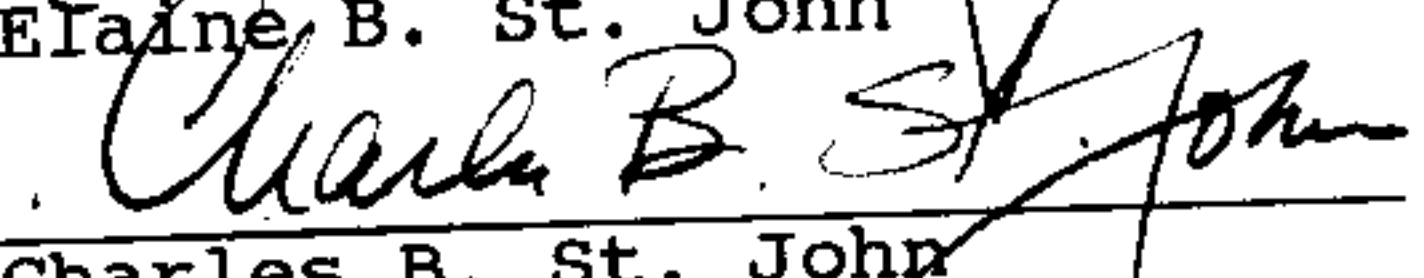
Elaine B. St. John and Elaine S. Barefield are one and the same person.

12/09/1997-39992
09:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HEL 52.50

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 does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 5th day of December, 1997.

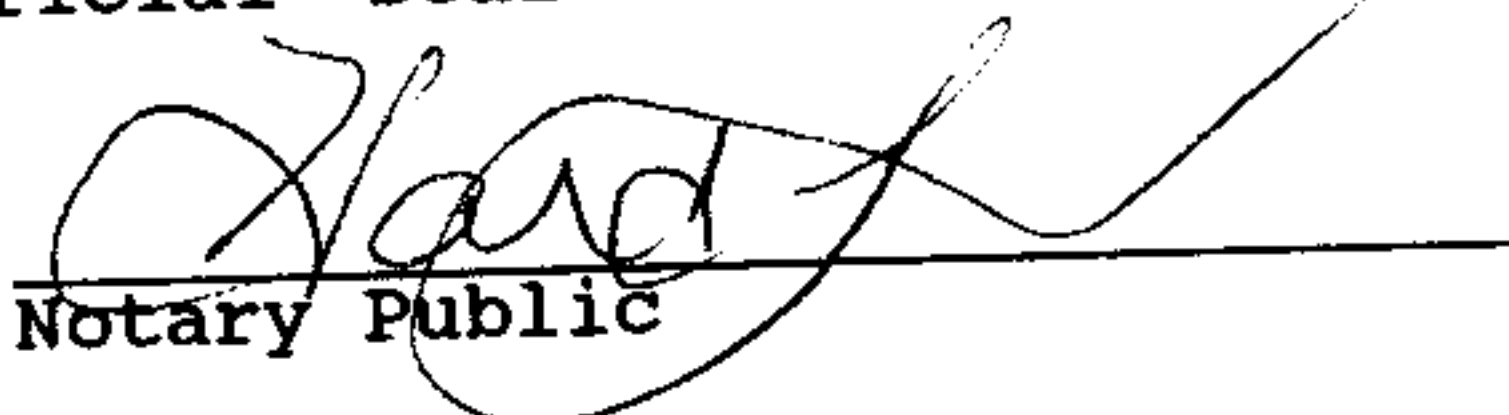

Elaine B. St. John

Charles B. St. John

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Elaine B. St. John and husband, Charles B. St. John, 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 5th day of December, 1997.

My Commission Expires: 8/19/99


Notary Public

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