

THIS INSTRUMENT PREPARED BY:

Send Tax Notice To:

NAME: William H. Halbrooks
704 Independence Plaza
ADDRESS: Birmingham, Alabama 35209

Peggy G. Williams
3673 Cahaba Beach Road
Birmingham, Alabama 35242

WARRANTY DEED (Without Survivorship) **Alabama Title Co., Inc.**

BIRMINGHAM, ALA

STATE OF ALABAMA
Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Two Thousand, Five Hundred & no/100---(\$102,500.00) Dollars

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,

Andrew F. Gawin and wife, Maria V. Gawin

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto

Peggy G. Williams

(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A".

Subject to current taxes, easements and restrictions of record.

\$ 97,350.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Andrew F. Gawin is one and the same person as Andrew Frank Gawin.

Maria V. Gawin is one and the same person as Maria Victoria Gawin.

12/11/1997-40338
11:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MEL 19.00

TO HAVE AND TO HOLD to the said grantee, his, her or their heirs and assigns forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE, 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 GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands(s) and seal(s), this 4th day of December, 19 97.

Andrew F. Gawin
by: Micheline Hemmings (Seal)
Andrew F. Gawin, by Micheline Hemmings, his attorney in fact, under that Power of Attorney dated 11/24/97 and recorded in Inst. 1997-40336. (Seal)

Maria V. Gawin
by: Micheline Hemmings (Seal)
Maria V. Gawin, by Micheline Hemmings, her attorney in fact, under that Power of Attorney dated 11/24/97 and recorded in Inst. 1997-40337. (Seal)

STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

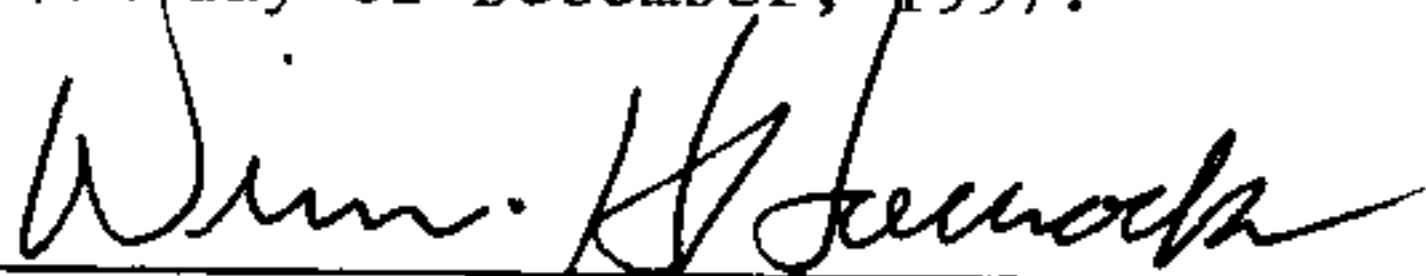
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Micheline Hemmings, as attorney in fact for Andrew F. Gawin whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance she, in her capacity, executed the same voluntarily on the day the same bears date as attorney in fact

Given under my hand and official seal this 4th day of December, A. D., 19 97.

State of Alabama; Jefferson County

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Micheline Hemmings, as attorney in fact for Maria V. Gawin, whose name 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, she, in her capacity as attorney in fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 4th day of December, 1997.



William H. Halbrooks, Notary Public

EXHIBIT "A"

Commence at the NE corner of the NW 1/4 of NW 1/4 of Section 31, Township 18 South, Range 1 West and run South along the East line of said 1/4-1/4 section 165 feet (measures 166.09 feet); thence South 87°30' West and parallel with the North line of said 1/4 1/4 section 283 feet (measures 282.76 feet) to the Easterly right of way line of a public road; thence run in a Southerly direction along the Easterly right of way line of said public road, a distance of 110 feet to the point of beginning of the parcel herein described; thence continue in a Southerly direction along the Easterly right of way line of said public road, a distance of 100 feet to a point; thence run East parallel with the North line of said 1/4-1/4 section, a distance of 196 feet to a point; thence run Northerly parallel with the Easterly right of way line of said public road; a distance of 100 feet to the Southeast corner of Farrell John Adams lot; thence run West, along the South line of said Farrell John Adams lot and parallel with North line of said 1/4-1/4 section, a distance of 196 feet to the point of beginning; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Inst # 1997-40338

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