SEND TAX NOTICE TO:

Sheryl O. Lemons	
1818 Highway 57	
Vincent, Alabama 35178	

THIS INSTRUMENT PREPARED BY:

Claude McCain Moncus, Esq. CORLEY, MONCUS & WARD, P.C. 400 Shades Creek Parkway, #100 Birmingham, Alabama 35209 (205) 879-5959

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama County of Shelby

KNOW ALL N	EN BY THESE PRESENTS: That in consideration of
One Hundred	Five Thousand and No/100 Dollars
(\$ 105,000.00) to the undersigned Grantors in hand paid by the Grantees, whether
one or more,	nerein, the receipt of which is hereby acknowledged, we, John A. Firnence
and Rosanne	S. Firneno, husband & wife, (herein referred to as Grantors) do grant,
	and convey unto Sheryl O. Lemons and husband Gerald W.
Lemons	(herein referred to as Grantees) as individual owner or as
joint tenants,	with right of survivorship, if more than one, the following described real
estate, situate	d in the State of Alabama, County of Shelby, to-wit:

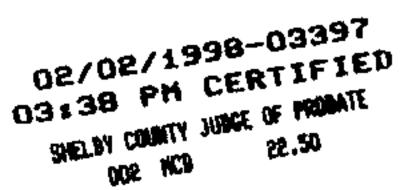
A parcel of land in the NW 1/4 of the NW 1/4 of Section 26, and in the SW 1/4 of the SW 1/4 of Section 23, Township 18 South, Range 2 East, Shelby County, Alabama; described as follows: Begin at the Northeast corner of the NW 1/4 of the NW 1/4 of Section 26, thence run South along the East 1/4-1/4 line 550.00 feet, thence North 87 degrees 23 minutes 00 seconds West 925.87 feet to a point on the east right of way of Shelby County, Alabama Highway #57, thence run North 29 degrees 31 minutes 00 seconds East 604.64 feet along a chord on a curve of said highway, thence run North 04 degrees 51 minutes 05 seconds East 249.40 feet along a chord on a curve of said highway, thence run North 89 degrees 39 minutes 05 seconds East 620.00 feet to a point on the East line of the SW 1/4 of the SW 1/4 of said Section 23, thence run South 02 degrees 11 minutes 05 seconds West 274.50 feet to the point of beginning. Less and except any part lying within the right of way of Shelby County Highway #57.;

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record.

\$ 94,500.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantee(s) 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 said Grantee(s), his/her/their heirs 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 my heirs, executors and administrators shall, warrant and defend the same



to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

And we do by these presents make, constitute and appoint HFS Mobility Services, Inc. ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any and all documents necessary for delivery of this deed and to complete the sale of the property herein described, including but not limited to the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This power of attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Alabama. This power of attorney is coupled with an interest and shall remain in force and effect until delivery of this deed and the sale closed, and shall not be revoked by either of the undersigned prior to said time.

IN WITNESS WHEREOF	, we have hereunto set our hands and	seals, this <u>17</u>
0	John A. Firneno	_(Seal)
	Rosanne S. Firneno	_(SEAL)

State of Alabama Virginia
Shelby County
State Edward

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that John A. Firneno and Rosanne S. Firneno, husband & wife, 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 foregoing, they executed the same voluntarily on the day the same bears date.

Given under my hand this the 17th day of January, 1998.

Notary Public

(SEAL)

My commission expires: August 31,2000

Instructions to Notary: This form acknowledgement cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgement.

Inst # 1998-03397

(HFS FII. #743-80019)

ACM Gran

22.50