

This instrument was prepared by

(Name) Lamar Ham

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Send Tax Notice To: Wayne Keith Knight

name
2412 Meadow Ridge Road
address
Birmingham, AL 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Seventy Three Thousand and 00/100-----Dollars
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Jack D. Clabough and wife, Gayle R. Clabough
(herein referred to as grantors) do grant, bargain, sell and convey unto

Wayne Keith Knight and Phyllis M. Knight
(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 3, according to the 2nd Sector of The Ridge at Meadowbrook, as recorded
in Map Book 16, Page 123 A & B, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements, restrictions, mineral and mining rights
and rights of way of record.

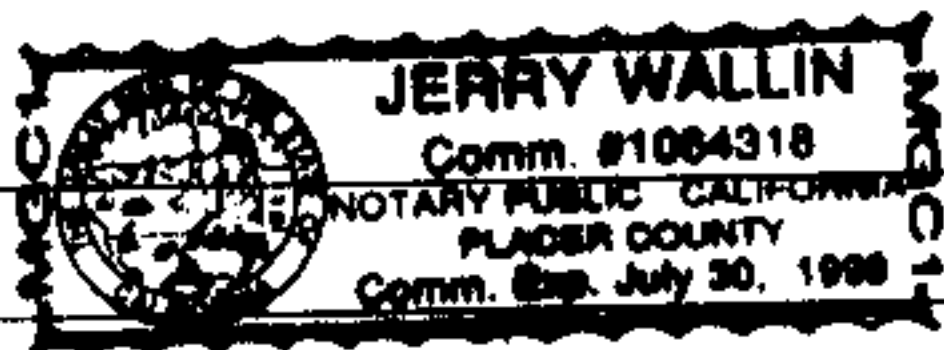
\$176,460.00 of the purchase price was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

03/30/1998-11073
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOL NEL 9.50

TO HAVE AND TO HOLD Unto 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 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, we have hereunto set our hand(s) and seal(s), this 21st
day of March, 19 98.



(Seal)

(Seal)

(Seal)

Jack D. Clabough

(Seal)

Gayle R. Clabough

(Seal)

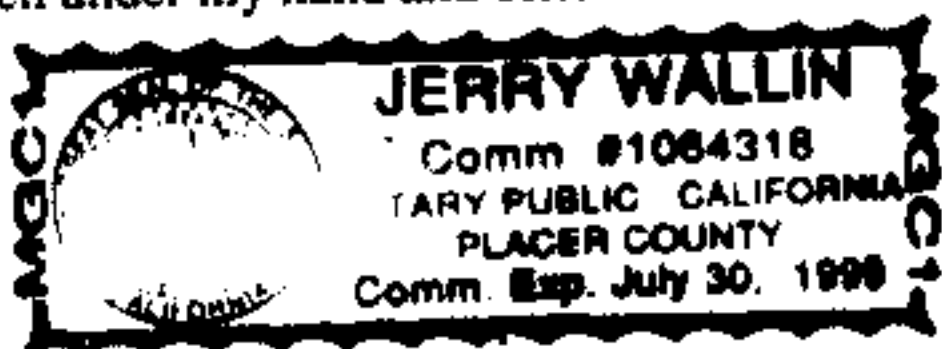
(Seal)

CALIFORNIA
STATE OF ~~ALABAMA~~
ORANGE COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Jack D. Clabough and wife, Gayle R. Clabough
whose name(s) 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 21st day of March, A.D., 19 98.



WALL
Notary Public