

Send tax notice to:
John A. Loper, III and
Carmine B. Loper
648 11th St. NW
Albany, AL 35007

This instrument prepared by:
James R. Moncus, Jr.
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Forty-Four Thousand Nine Hundred and no/100 Dollars (\$44,900.00), in hand paid to the undersigned James N. Carroll and wife, Betty L. Carroll, (hereinafter referred to as the "Grantors") by John A. Loper, III and wife, Carmine B. Loper, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 21, in Block 2, according to the Survey of Norwick Forest, Third Sector, Second Phase, as recorded in Map Book 23, Page 121, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1998.
2. Restrictions, easements and building line as shown on recorded map.
3. Right-of-way granted to Alabaster Gas & Water Board recorded in Real Volume 124, Page 255.
4. Right-of-way granted to Alabama Power Company recorded in Real Volume 157, Page 664, Real Volume 179, Page 21, Real Volume 157, Page 662, and Real Volume 224, Page 583.

Inst # 1998-12691

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SHELBY COUNTY JUDGE OF PROBATE
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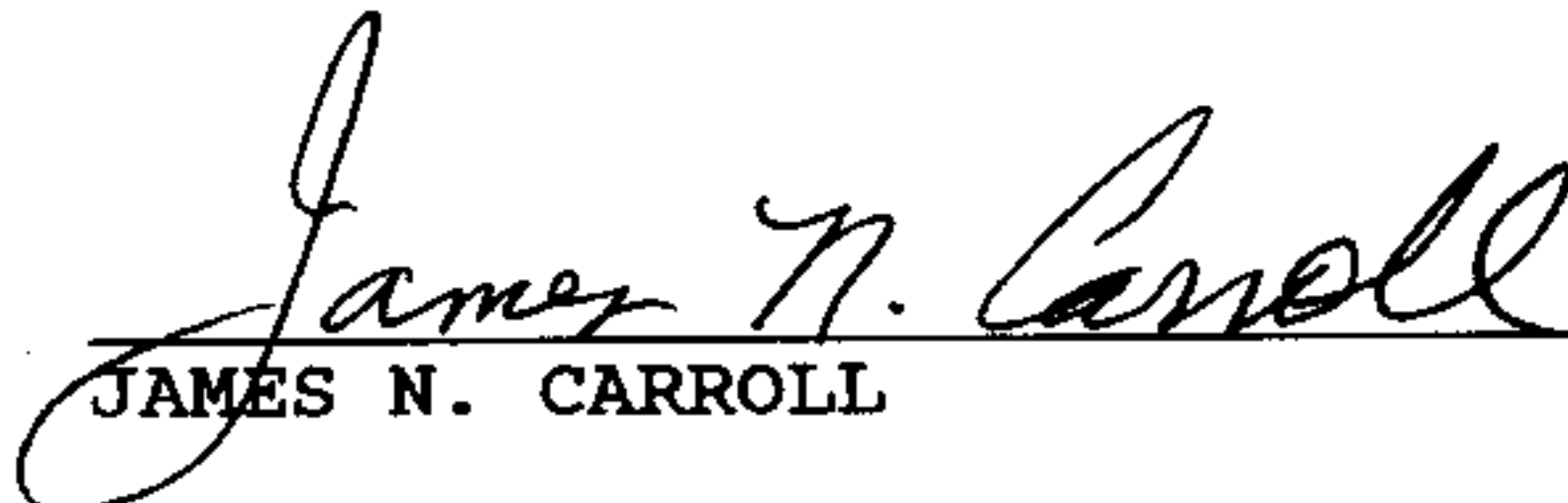
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5. Restrictions and covenants appearing of record in Real Volume 170, Page 137, Real Volume 182, Page 942, Real Volume 196, Page 766, Real Volume 228, Page 563 and Inst. #1994-3062.

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 20th day of March, 1998.


JAMES N. CARROLL


BETTY L. CARROLL

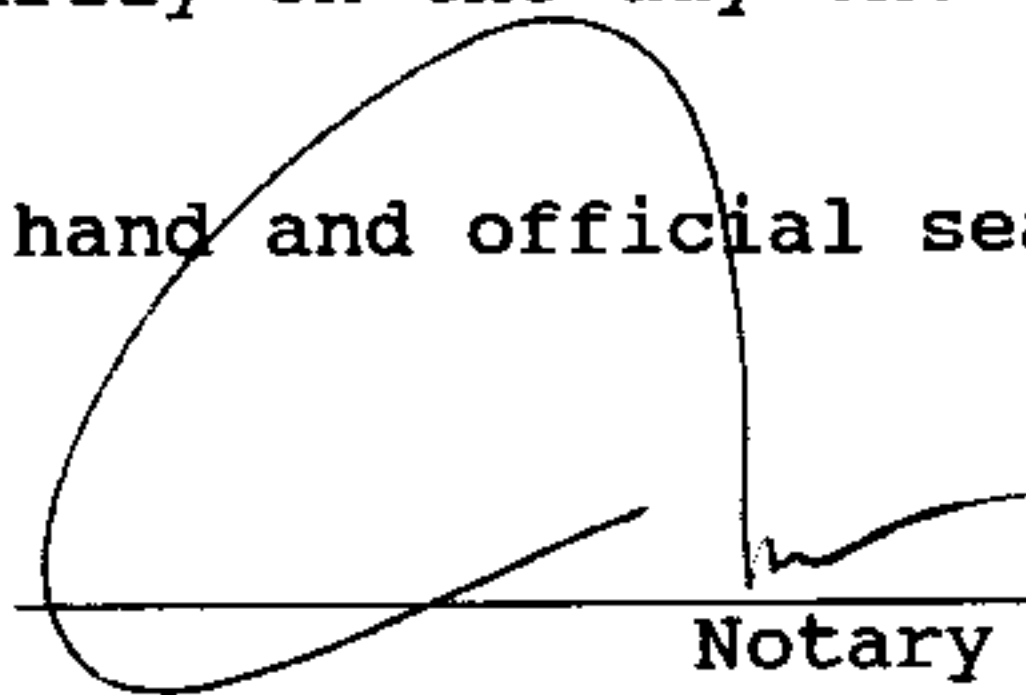
STATE OF ALABAMA

JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said County in said State, hereby certify that James N. Carroll and wife, Betty L. Carroll, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of March, 1998.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 2/23/2000

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