WARRANTY DEED

This Instrument Was Prepared By:

Frank K. Bynum, Esquire #17 Office Park Circle Birmingham, Alabama 35223

SEND TAX NOTICE TO:

Henry E. McKay 3562 Saddle Creek Drive Birmingham, AL 35242

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY

That in consideration of SEVEN HUNDRED SEVENTY FIVE THOUSAND AND NO/100 DOLLARS (\$775,000.00), to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, L. ANDREW HOLLIS, JR., an unmarried man, (herein referred to as Grantors) do grant, bargain, sell and convey unto HENRY E. MCKAY AND SARA L. MCKAY (herein referred to as Grantees), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of SHELBY, to-wit:

nitial Sm^c

Lot 1-D, according to the Survey of Saddle Creek Acres, as recorded in Map Book 14, Page 8, in the Probate Office of Shelby County, Alabama, more particularly described as follows: The Southeast Quarter of the Northwest Quarter of the Northeast Quarter, Section 22, Township 18 South, Range 1 West, Shelby County, Alabama.

ALSO an easement of 60 feet in width along the South line of the Southwest Quarter of the Northwest Quarter of Section 22, Township 18 South, Range 1 West, Shelby County, Alabama.

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

\$542,500.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said 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 do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantees, their heirs, and assigned forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 30th day of April, 1998.

L. ANDREW HOLLIS, JR.

12:37 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 MCB 241.00

COUNTY OF JEFFERSON)

STATE OF ALABAMA

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that L. ANDREW HOLLIS, JR. 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 30th day of April, 1998.

Notary Public

My Commission Expires: 11/20/2000

zmckay