

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

EDWARD LEE MCMINN
5150 SELKIRK DRIVE
BIRMINGHAM, AL 35242

Inst # 1998-34943

09/08/1998-34943
10:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
18.00
002 MEI

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED THIRTY FIVE THOUSAND and 00/100 (\$135,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, RICHARD L. DARNELL, A SINGLE PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto EDWARD LEE MCMINN and TERRY S. MCMINN, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 28, BLOCK 2, ACCORDING TO THE PLAT OF SELKIRK, A SUBDIVISION OF INVERNESS, AS RECORDED IN MAP BOOK 6 PAGE 163 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. Taxes for the year beginning October 1, 1997 which constitutes a lien but are not yet due and payable until October 1, 1998.
2. Easements as shown by recorded plat.
3. Restrictions, covenants and conditions as set out in instrument(s) recorded in Misc. Book 21 page 10 in Probate Office.
4. Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 320 page 30 in Probate Office.
5. Agreement with Alabama Power Company as to underground cables recorded in Misc. Book 21 page 377 and covenants pertaining thereto recorded in Misc. Book 21 page 376 in Probate Office.
6. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 48 page 427 in Probate Office.
7. Easement Agreement by and between 2154 Trading Corp., a New York Corp. and Southern Life and Health Ins. Co., dated January 15, 1988 and recorded in Real 169 page 384.
8. Deed and Agreement by and between Metropolitan Life Insurance Company, Inverness Point Homeowners Association, Inc. and the city of Hoover, in regard to sanitary sewage treatment

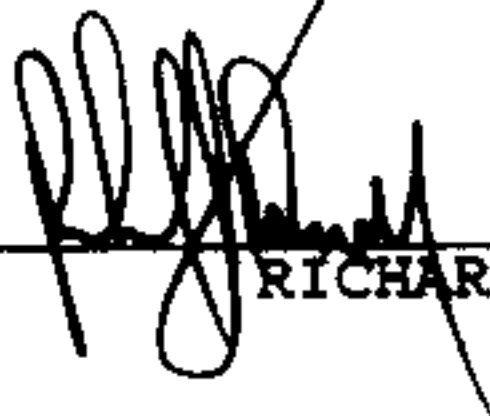
facility as recorded in Real 314 page 561 and Agreement and Assignment as recorded in Real 328 page 64 and Supplemental deed and agreement in Real 365 page 876 in Probate Office.

\$128,250.00 of the consideration herein was derived from a mortgage 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 (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, RICHARD L. DARNELL, have hereunto set his, her or their signature(s) and seal(s), this the 28th day of August, 1998.



RICHARD L. DARNELL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that RICHARD L. DARNELL, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 28th day of August, 1998.



Notary Public

My commission expires: 7/11/02

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