THE STATE OF ALABAMA,

SHELBY

22-22-6-0383131

KNOW ALL PERSONS BY THESE PRESENTS:

That the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration, and in consideration of that certain mortgage note in the principal amount of EIGHTY-FOUR THOUSAND FIVE HUNDRED AND NO/100 DOLLARS, DATED SEPTEMBER 9, 1998, given by the grantees herein to the grantor herein as evidence of the unpaid balahce of the purchase price of the property conveyed herein,

the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto Robert E. North and wife, Stephanie D. North, as joint tenants and such tenancy is with right of survivorship

, hereinafter called Grantee(s).

and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of Alabama, to wit:

Lot 33, according to the Survey of Brandywine, First Sector, as recorded in Map Book 7, Page 7, in the Probate Office of Shelby County, Alabama; being situated in Shelby

County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantec(s) herein and the heirs or successors and assigns of Grantec(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

, 1998 has caused this day of September IN WITNESS WHEREOF, Grantor, on the 3rd instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 512 and 3720 and title 38, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

TOGO D. WEST, JR. The Secretary of Veterans Affgirs (SEAL) WARANTY OFFICER

VA Regional Office, Montgomery, AL (Pursuant to a delegation of authority contained in, 38 CFR 36.4342 and 36.4520.)

THE STATE OF ALABAMA, MONTGOMERY COUNTY.

I, a Notary Public in and for said State and County, hereby certify that _____ HENRY E. GIPSON, III of the Department of Veterans Affairs, an agency of the whose name as LOAN GUARANTY OFFICER United States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Secretary of Veterans Affairs.

day of September_ Given under my hand this the 3rd

My commission expires 3-25-2001

THIS INSTRUMENT PREPARED BY: HENRY E. GIPSON, III LOAN GUARANTY OFFICER UNITED STATES DEPT. OF VETERANS AFFAIRS MONTGOMERY, ALABAMA

09/09/1998-35310 03:17 PH CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 93.50 001 CRH

(1) IJ (7) 98 *