

This instrument was prepared by:

Stephen D. Keith, Attorney at Law
One Chase Corporate Center
Suite 490
Birmingham, Alabama 35244

Please Send Tax Notice to:

Benjamin & April Crunk
107 Tomahawk Circle
Pelham, Alabama 35124

10/01/1998-38242

09:29 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRN 42.00

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Sixty-Seven Thousand and 00/100 Dollars (\$167,000.00) to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, I/we, Mark Eschle and wife, Jennifer Eschle (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto Benjamin A. Crunk and wife, April K. Crunk, (hereinafter referred to as Grantees) for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 3, Sector 1, according to the Map of Indiancreek, Phase II, Sectors 1 & 2, as recorded in Map Book 14, page 89, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Subject to:

1. Taxes for the year 1999 and all subsequent years.
2. Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

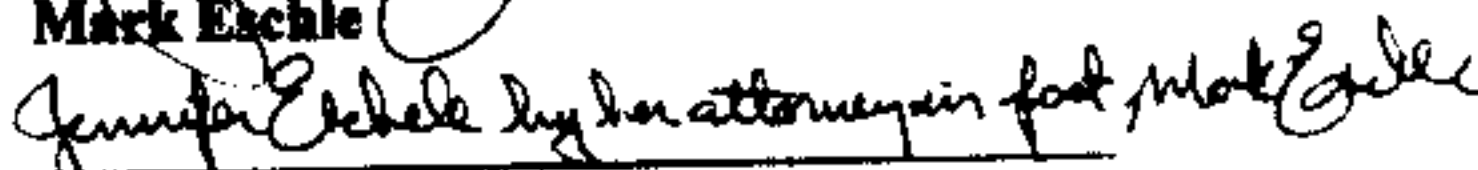
Note: One Hundred Thirty-Three Thousand, Six Hundred and 00/100 Dollars (\$133,600.00) of the purchase price was paid with a mortgage loan closed and recorded simultaneously herewith.

TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivorship of them in fee simple, and to the heirs of each such survivor forever, together with every contingent remainder and right of reversion.

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 said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal this 29 day of July, 1998.

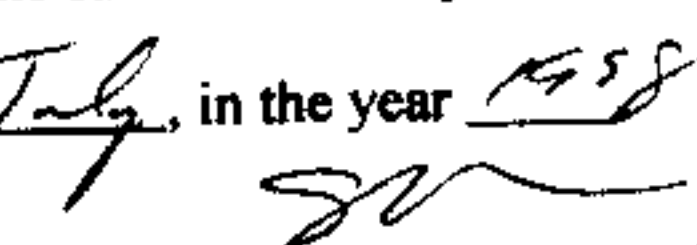

Mark Eschle


Jennifer Eschle, by her Attorney-in-Fact,
Mark Eschle

State of Alabama)
)
Shelby County)

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Mark Eschle and wife, Jennifer Eschle, acting by and through her Attorney-in-Fact, Mark Eschle, 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 they executed the same voluntarily on the day same bears date.

Given under my hand and seal this 29 day of July, in the year 1998


Notary Public

My Commission Expires

3/21/2000