SEND TAX NOTICE TO: Ollie A. Knighten, Jr.

33 Houston Dr. Pelham, Al. 35124

This document prepared by: Scott J. Humphrey, LLC

3821 Lorna Rd.

Birmingham, Al. 35244

SPECIAL WARRANTY DEED

State of Alabama County of SHELBY

KNOW ALL MEN BY THESE PRESENTS, this deed made this ______day of October, 1998 by and between Commercial Credit Corporation, a corporation, (hereinafter referred to as Grantor), and Ollie A. Knighten, Jr. and Susanne R. Knighten (hereinafter referred to as Grantees);

WITNESS THAT:

The Grantor does hereby for and in consideration of Forty-nine thousand nine hundred and no/100 (\$49,900.00) Dollars in hand paid by the Grantee, the receipt of which is hereby acknowledged, does by these presents, grant, bargain, sell and convey unto the Grantees herein as joint tenants, with right of survivorship, the following described real estate in Shelby County, Alabama, to-wit:

See attached Exhibit A for legal description incorporated herein for all purposes.

Subject to: All easements, restrictions and rights of way of record.

All rights of redemption from foreclosure recorded in Inst. No. 1998-35235 due to expire August 28, 1999.

To have and to hold, the same unto the 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 the Grantor does hereby covenant with Grantees, except as above noted that, at the time of delivery of this deed, the premises were free from all encumbrances made by it and that it shall warrant and defend the same against the lawful claims and demands of all persons claiming, by, through and under it as Grantors herein but not otherwise.

Inst # 1998-40856

10/20/1998-40836 11:26 AH CERTIFIED SHELBY COUNTY JUNCE OF PROMATE 003 CRH 63.50

EXHIBIT A

Lots 32 and 33 of Deer Springs Estates - Third Addition as recorded in Map Book 6, Page 5, in the Probate Office of the Judge of Probate of Shelby County, Alabama, also that part of Lot 31 of said subdivision more particularly described as follows: Begin at the most southerly corner of said Lot 31, said point also being the most Easterly corner of said Lot 32 and said point also being on the northwest right of way line of Houston Drive; thence in a Northwesterly direction along the Southwest line of said Lot 31 and the Northeast line of said Lot 32, a distance of 175.0 feet to the most westerly corner of said Lot 31, said point also being the most northerly corner of said Lot 32; thence 90 degrees right, in a Northeasterly direction along the Northwest line of said Lot 31, a distance of 25.0 feet; thence 90 degrees right in a Southeasterly direction a distance of 175.0 feet to a point on the Northwest right of way line of Houston Drive, said point also being on the Southeast line of said Lot 31, thence 90 degrees right in a Southwesterly direction along said right of way line and said Southeast line a distance of 25.0 feet to the point of beginning.

COMMERCIAL CREDIT CORPORATION

BY: MEL G. SAULSBURY, Vice-President

STATE OF Medical

I, the undersigned, a Notary Public in and for said county in said state hereby certify that Michael G. Saulsbury whose name as Vice-President for Commercial Credit Corporation, a corporation, 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 as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

My commission expires:

GINGER A. ALSTON

NOTARY PUBLIC STATE OF MARYLAND My Commission Expires March 4, 2002

Inst # 1998-40856
10/20/1998-40856
11:26 AH CERTIFIED
SHELBY COUNTY RIDGE OF PROBATE
803 CRH 63.50