

Recorder's Use Only Above

THIS INSTRUMENT PREPARED BY:**Send Tax Notice To (Grantee's Address):**

Stewart B. Hoge
 4311 Oak Lawn Ave., Suite 600
 Dallas, Texas 75219
 FNT Relocation No. 98420865

Jane P. Germek and Luke J. Germek
 106 Tomahawk Circle
 Pelham, AL 35124

WARRANTY DEED (Without Survivorship)

State of Alabama
 County of SHELBY

}
 }

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Sixty-Four Hundred Thousand Dollars and No/100's to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I or we, RONALD V. WHITED and DIANE D. WHITED, HUSBAND AND WIFE, (herein referred to as "Grantor", whether one or more), grant, bargain, sell and convey unto _____
Jane P. Germek and Luke J. Germek

(herein referred to as "Grantee", whether one or more), the following described real estate, situated in _____ as joint tenants with rights of survivorship
 SHELBY County, Alabama, to-wit:

That certain property more particularly described on *Exhibit "A"* which is attached hereto and incorporated herein by reference, together with the improvements thereon (the "property").

To have and to hold to the said Grantee, his, her or their heirs and assigns forever.
 as joint tenants with rights of survivorship.

This conveyance is subject to the following matters affecting the property:
 \$152,000.00 of the purchase price recited above was paid from a mortgage
 loan closed simultaneously herewith.
 Taxes, special assessments, maintenance and/or association charges which become due and payable subsequent to the Effective Date; covenants, conditions, restrictions, declarations, reservations, set-back lines and ordinances, if any, appearing in the public records; leases, grants, severances, exceptions or reservations of oil, gas and/or other minerals, water, water rights or riparian rights, if any, appearing in the public records; and easements, rights-of-way, servitudes and prescriptive rights, whether of record or not.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said Grantee, and Grantee's 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 Grantee, and Grantee's heirs and assigns forever, against the lawful claims of all persons.

11/13/1998-45027
 09:08 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 005 MEL 30.50

IN WITNESS WHEREOF, RONALD V. WHITED and DIANE D. WHITED have hereunto set his/her (their) hand(s) and seal(s) this 28 day of September, 1998 (the "Effective Date").

GRANTOR:


RONALD V. WHITED


DIANE D. WHITED

After Recording Return To:

Acknowledgment

LOUISIANA

State of ~~Alabama~~

County of ~~SHELBY~~

PARISH E. BATON ROUGE

I, S.W. BOSWELL, a Notary Public, hereby certify that RONALD V. WHITED, whose name(s) signed to the foregoing instrument and who (is)(are) known to me, acknowledged before me this day that, being informed of the contents of the foregoing instrument (he)(she)(they) executed the same voluntarily on the day the same bears date.

Given under my hand this 28 day of Sept, 1998.

S.W. Boswell
NOTARY PUBLIC

My Commission Expires: Sept 1998

[Seal]

FNT Relocation No. 98420865

Acknowledgment

State of ~~Alabama~~ LOUISIANA

~~County of SHELBY~~ E-Baton Rouge

PARISH

I, S. W. Boswell, a Notary Public, hereby certify that DIANE D. WHITED, whose name(s) signed to the foregoing instrument and who (is)(are) known to me, acknowledged before me this day that, being informed of the contents of the foregoing instrument (he)(she)(they) executed the same voluntarily on the day the same bears date.

Given under my hand this 28 day of Sept, 1998.

[Signature]
NOTARY PUBLIC

My Commission Expires: Lifetime

[Seal]

FNT Relocation No. 98420865

EXHIBIT "A"

Seller: RONALD V. WHITED
Seller: DIANE D. WHITED
FNT Relocation No. 98420865

Lot 5, according to the Survey of Indiancreek, Phase II, Sector 1, as recorded in Map Book 14 Page 89 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Inst # 1998-45027

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