

Send tax notice to:
Lester J. Harris and
Montina Harris
224 Dolphin Court
Alabaster, AL 35007

This instrument prepared by:
James R. Moncus, Jr.
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
COUNTY OF SHELBY

Inst # 1998-48932

WARRANTY DEED

12/09/1998-48932
09:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 17.50

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Eleven Thousand and no/100 Dollars (\$111,000.00) in hand paid to the undersigned James N. Carroll and wife, Betty L. Carroll, (hereinafter referred to as the "Grantors") by Lester J. Harris and wife, Montina Harris, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 28, according to the Survey of Berryhill, 1st Sector, as recorded in Map Book 14, Page 43, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1999.
2. 35 foot building line as shown on recorded map.
3. 10 foot easement on the north side of lot as shown on recorded map.
4. Right-of-way granted to Shelby County recorded in Deed Volume 280, Page 340.
5. Right-of-way granted to Alabama Power Company and South Central Bell

Telephone Company recorded in Shelby Real 315, Page 467.

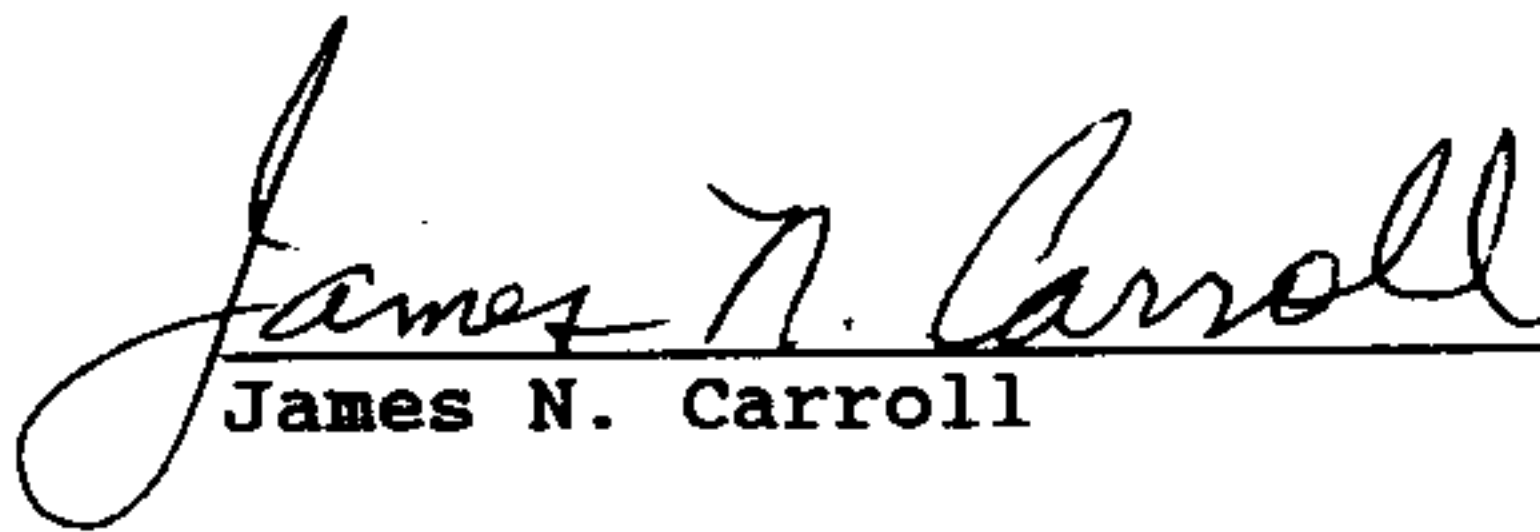
6. Restrictions and covenants appearing of record in Shelby Real 347, Page 206.
7. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.
8. Right-of-way granted to Southern Natural Gas recorded in Deed Volume 90, Page 333; Deed Volume 90, Page 445 and Deed Volume 212, Page 313.
9. Right-of-way granted to Plantation Pipe Line Company recorded in Deed Volume 112, Page 364.
10. Right-of-way granted to Alabaster Water and Gas Board recorded in Deed Volume 278, Page 391.

(\$ 107,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals
on this the 2nd day of December, 1998.


James N. Carroll


Betty L. Carroll

STATE OF ALABAMA

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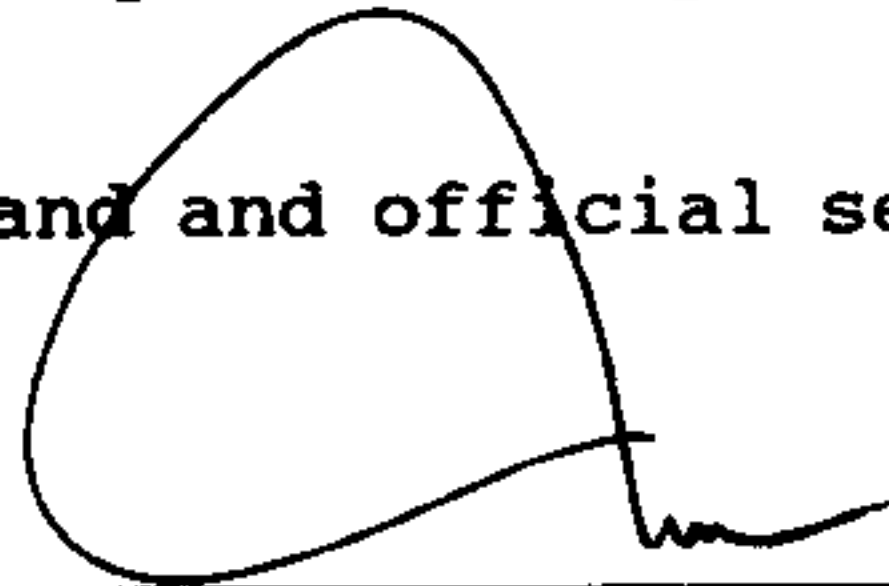
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JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said
County in said State, hereby certify that James N. Carroll and
wife, Betty L. Carroll, whose names are signed to the foregoing
instrument and who are known to me, acknowledged before me on this
day that, being informed of the contents of the instrument, they
executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 2nd day of
December, 1998.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 2/23/2000

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