

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

DOUGLAS ROGERS, Attorney at Law
3106 Independence Drive, Birmingham, AL 35209

Kenneth R. Polk & Lana W. Polk
2476 Chuchura Drive
Birmingham, AL 35244

WARRANTY DEED
(Joint Tenants With Right Of Survivorship)

12/10/1998-49197
10:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 50.00

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That in consideration of

One Hundred Forty-one Thousand Three Hundred Fifty and no/100-----Dollars
(\$141,350.00),

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **John Kent Johnson and wife Tami G. Johnson**, (herein referred to as Grantors), do grant, bargain, sell and convey unto **Kenneth R. Polk and Lana W. Polk** (herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY COUNTY, ALABAMA to-wit:

Lot 4,, Block 4, according to the Survey of Indian Valley, First Sector, as recorded in Map Book 5, Page 43, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to easements, restrictions, rights of way and building lines of record.

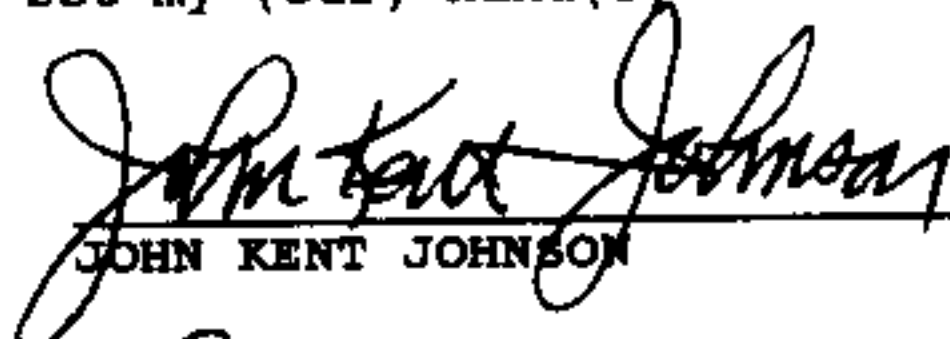
Subject to taxes for 1999.

\$100.000.00 of the above consideration was paid from mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s), this 1st day of December 1998.

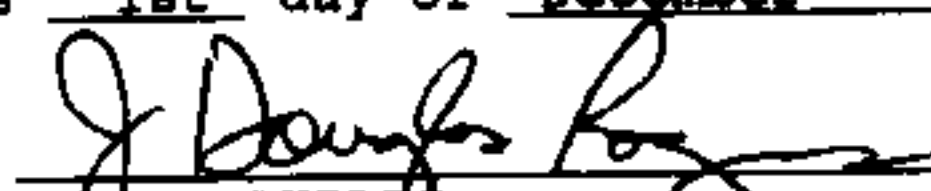

JOHN KENT JOHNSON (SEAL)


TAMI G. JOHNSON (SEAL)

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John Kent Johnson and Tami G. Johnson whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of December, 1998


NOTARY PUBLIC
My Commission Expires 9/9/99

16164-8661