

INSTRUMENT PREPARED BY:

Kevin K. Hays, P.C.
200 Canyon Park Drive
Pelham, Alabama 35124

SEND TAX NOTICES TO:

William T. Andrews, Jr.
209 Baron Drive
Chelsea, AL 35043

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$ 215,000.00 to the undersigned Grantor, The Bank of New York, as Trustee, in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto William T. Andrews, Jr. and Lisa L. Andrews Husband and Wife (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 20, according to the Survey of Royal Forest, as recorded in Map Book 14, page 44, in the Probate Office of Shelby County, Alabama.

Property Address: 209 Baron Drive, Chelsea, AL 3 5043

Property to become the Homestead of the Grantees.

Subject to taxes for the year 1999 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$193,500.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

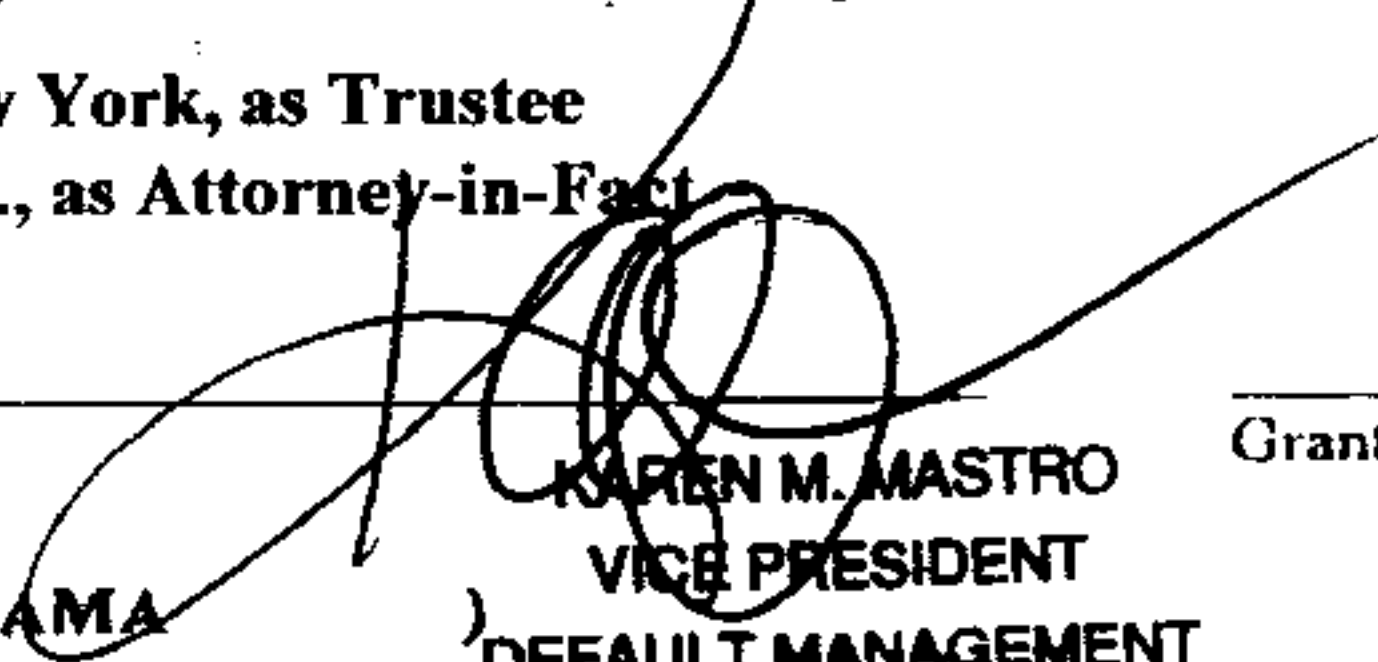
IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 14th day of January, 19 99.

The Bank of New York, as Trustee
by IndyMac, Inc., as Attorney-in-Fact

By:

Grantor

STATE OF ALABAMA
COUNTY OF SHELBY


KAREN M. MASTRO
VICE PRESIDENT
DEFAULT MANAGEMENT

Grantor

01/19/1999-02444
02:26 PM CERTIFIED
SHELBY COUNTY JUDGE DE PROBATE
DOE CRH 32.50

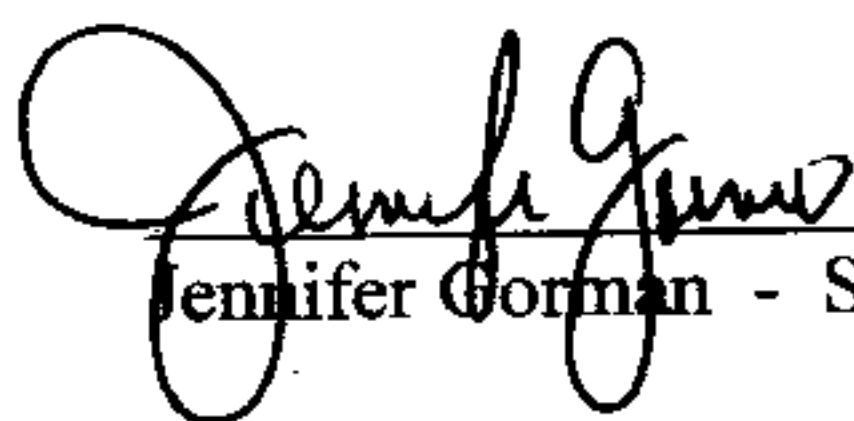
Inst # 1999-02444

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On January 14, 1999 before me, Jennifer Gorman, Notary Public, personally appeared **Karen M. Mastro**, Vice President of IndyMac Inc., AKA Independent National Mortgage Corporation, acting as Attorney In-Fact for Bank of New York, As Trustee proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Jennifer Gorman - Signature of Notary Public



OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document: Warranty Deed

Capacity Claimed by Signer

Signer's Name: KAREN M. MASTRO

Corporate Officer
Title: Vice President

Signer if Representing:
INDY MAC, INC., AKA Independent National Mortgage Corporation
As Attorney In Fact for Bank of New York, As Trustee

Loan No. 5003420

Inst # 1999-02444

01/19/1999-02444
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SHELBY COUNTY JUDGE OF PROBATE
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