

This instrument was prepared by:
Martin, Rawson, & Woosley, P.C.
2204 Lakeshore Drive, Suite 130
Birmingham, Alabama 35209

Send Tax Notice:
Dwain Hamby
6587 Quail Run Drive
Hoover, AL 35124

Warranty Deed, Joint Tenants with Right of Survivorship
State of Alabama Know All Men By These Presents,
Shelby County

That in consideration of Two Hundred Five Thousand Dollars and
no/100 (\$205,000.00) and other good valuable consideration

to the undersigned grantor or grantors in hand paid by the Grantees
herein, the receipt whereof is acknowledged, we,

CHARLES R. BELLSNYDER, JR., AN UNMARRIED MAN

(herein referred to as grantors) do grant, bargain, sell and convey
unto

DWAIN HAMBY AND KAREN HAMBY

(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 QUAIL RUN PHASE 2, AS RECORDED
IN MAP BOOK 7, PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

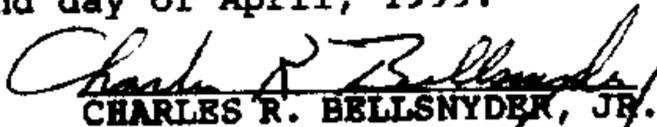
\$153,750.00 OF THE ABOVE RECITED PURCHASE PRICE WAS PAID FROM A
MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

Subject to existing easements, restrictions, current taxes, set-
back lines, rights of way, limitations, if any, of record.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with
right of survivorship.

And we do for ourselves and for our heirs, executors, and
administrators covenant with the said GRANTEES, their heirs and
assigns, that I we are lawfully seized in fee simple for said
premises; that they are free from all encumbrances unless otherwise
noted above; that we have a good right to sell and convey the same
aforesaid; that we will any 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.

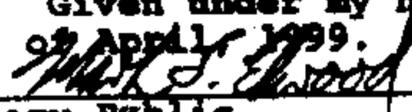
In Witness Whereof, the Said undersigned have hereunto
subscribed their names on this the 2nd day of April, 1999.


CHARLES R. BELLSNYDER, JR.

THE STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, Notary Public in and for said County, in
said State, hereby certify that Charles R. Bellsnyder, Jr. an
unmarried man, whose name 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 executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal of office this the 2nd
day of April, 1999.


Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES OCT. 7, 2002

Inst # 1999-14535

04/06/1999-14535
12:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NMS 60.00