

Value of property: \$124,500.

This instrument prepared by:

Herbert Harold West, Jr., Esq.
Cabaniss, Johnston, Gardner,
Dumas & O'Neal
Post Office Box 830612
Birmingham, AL 35283-0612

Send Tax Notice To:

Ralph C. Neely and/or Elena T. Neely,
trustees under the Ralph C. Neely
Living Trust, dated August 20, 1998
1844 Stonebrook Lane
Birmingham, Alabama 35242

GENERAL WARRANTY DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of **TEN DOLLARS (\$10.00)** and other good and valuable consideration, paid to the undersigned, **RALPH C. NEELY and wife, ELENA T. NEELY ("Grantors")**, by **RALPH C. NEELY and/or ELENA T. NEELY, trustees or their successors in trust under the RALPH C. NEELY LIVING TRUST, dated August 20, 1998 ("Grantee")**, the receipt and sufficiency of which are hereby acknowledged, Grantors do hereby **GRANT, BARGAIN, SELL and CONVEY**, forever, unto Grantee, its successors and assigns, in fee simple, together with every contingent remainder and right of reversion, the following described property situated in Shelby County, Alabama to-wit:

Lot 11-A, according to the map of The Cottages of Brook Highland,
as recorded in Map Book 16, page 129, in the Probate Office of
Shelby County,

together with all and singular the improvements thereon, fixtures, rights, easements, privileges, tenements and appurtenances thereunto belonging or in anywise appertaining; subject, however, to the following:

1. Taxes due for the year 1999 which are a lien on the property, but are not yet due and payable.
2. That certain Mortgage dated February 4, 1994 executed by Grantors in favor of South States Mortgage Corporation and recorded as Instrument No. 1994-04396 in the Office of the Judge of Probate of Shelby County, Alabama.

Inst # 1999-30752

07/23/1999-30752
09:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 138.00

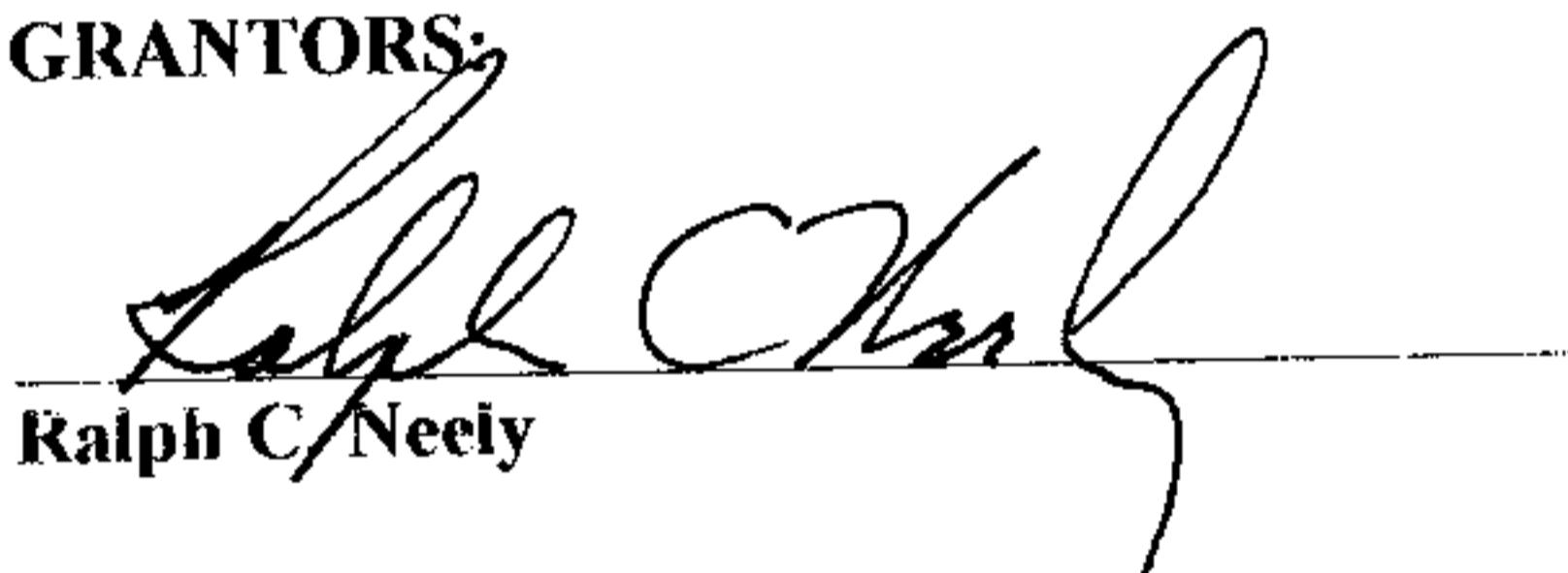
3. All existing utility and drainage easements, rights of way and zoning restrictions, and all easements, restrictions and other matters of record affecting title to or use of the property or which would be shown by accurate survey or visible inspection of the property.

TO HAVE AND TO HOLD unto Grantee, its successors and assigns, in fee simple, forever, together with every contingent remainder and right of reversion.

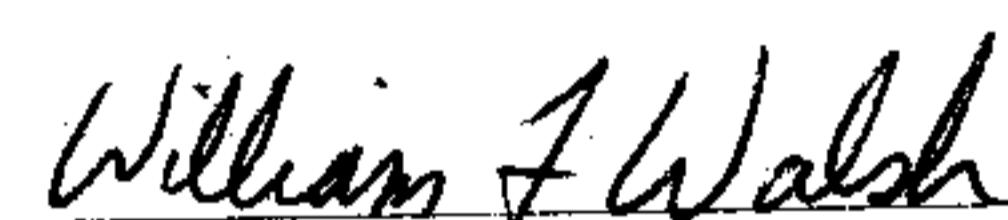
Grantors do for themselves, and their heirs and assigns, covenant with Grantee, and its successors and assigns, that Grantors are lawfully seized in fee simple of said property; that said property is free from any and all encumbrances, unless otherwise noted above; that Grantors have a good right to sell and convey said property; and that Grantors will, and their heirs and assigns shall, forever warrant and defend said property to Grantee and its successors and assigns, forever, against the lawful claims of all persons whomsoever.

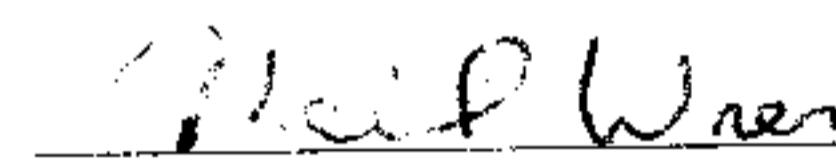
IN WITNESS WHEREOF, Grantors have executed this instrument on this the 10th day of May, 1999.

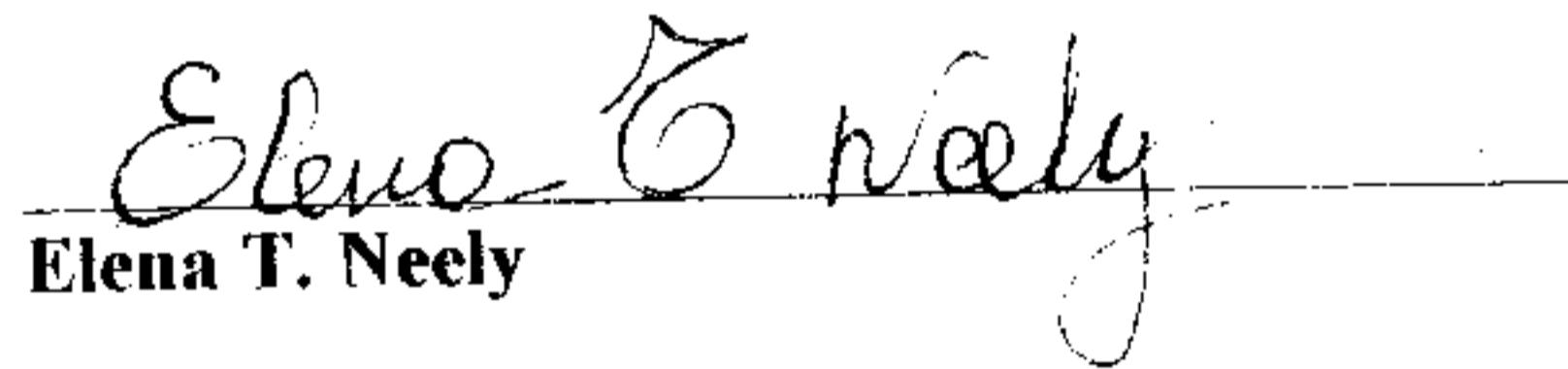
GRANTORS:

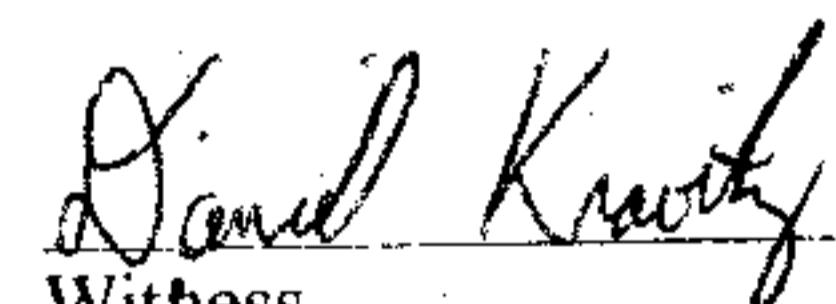

Ralph C. Neely


Witness


William F. Walsh
Witness


Michael Wren
Witness


Elena T. Neely
Elena T. Neely


Daniel Kavitz
Witness

STATE OF IL)

DuPage COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ralph C. Neely, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this the 10th day of ^{May} February, 1999.

Kevin J. Huck

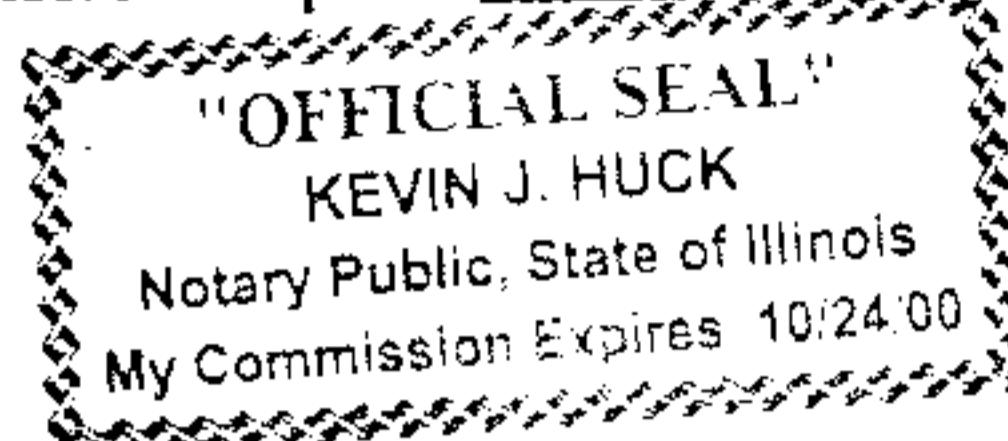
NOTARY PUBLIC

My Commission Expires: _____

[SEAL]

STATE OF IL)

DuPage COUNTY)



I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Elena T. Neely, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, she executed the same voluntarily on the day the same bears date.

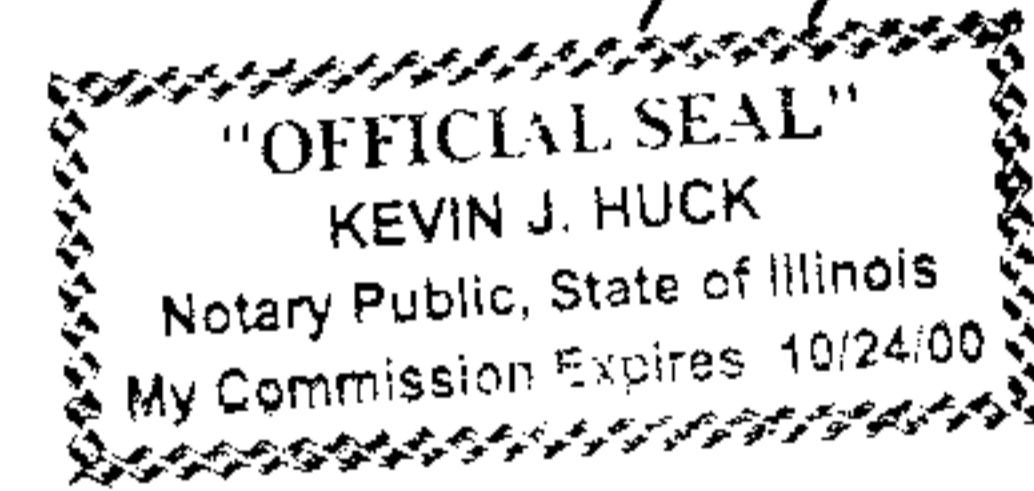
GIVEN under my hand and official seal this the 10th day of ^{May} February, 1999.

Kevin J. Huck

NOTARY PUBLIC

My Commission Expires: 10/24/00

[SEAL]



Inst # 1999-30752

- 3 -

07/23/1999-30752
09:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 138.00