This instrument was prepared by:

Please Send Tax Notice to:

Stephen D. Keith, Attorney at Law One Chase Corporate Center Suite 490

Timothy S. Hamner & Marilyn A. Hamner 188 Stonehaven Drive Pelham, Alabama 35124

Birmingham, Alabama 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIYORSHIP

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Forty One Thousand, Nine Hundred and 00/100 Dollars (\$141,900.00) to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, H & T Home Builders, Inc., (hereinafter referred to as Grantor whether one or more), does hereby grant, bargain, sell and convey unto. Timothy S. Hamner and wife, Marilyn A. Hamner (hereinafter referred to as Grantees) for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 4, according to the Survey of Stonehaven, Second Addition, as recorded in Map Book 25, page 7, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

Taxes for the year 1999 and all subsequent years.

Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and 1. rights of way applicable to subject property.

\$134,805.00 of the purchase price was paid with mortgage loans closed simultaneously herewith. Note:

TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivorship of them in fee simple, and to the heirs of each such survivor forever, together with every contingent remainder and right of reversion.

And H & T Home Builders, Inc. does for itself, and for its successors and assigns covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that H & T Home Builders, Inc. has a good right to sell and convey the same as aforesaid; that H & T Home Builders, Inc. will and its successors and assigns shall warrant and defend the same to said Grantees, their heirs and assigns forever, against the lawful claims , of all persons.

of all persons.	/HEREOF, H & T Ho	me Builders, Inc. has hereunto set its hand and seal
this day or		H & T HOME BUILDERS, INC.
		Bill Hamen
		By: Bill Hamm Its President
State of Alabama)	
Shelby County)	
I, Stephen D. Keith, a N	lotary Public, in and fo	or said County in said State, hereby certify that

Bill Hamm whose name as President of H & T Home Builders, Inc., a corporation, 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 as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the _

My Commission expires: 3/21/2000

Notary Public

08/03/1999-32437 10:58 AM CERTIFIED SHELBY COUNTY JUNCE OF PROBATE 16.80 DOI CRH