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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

JAMES TRACY MCCRAW
235 QUAIL RIDGE ROAD
HELENA, AL 35080

Inst # 1999-33193

08/09/1999-33193
08:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JUE CLK 26.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED FORTY FIVE THOUSAND TWO HUNDRED SEVENTY FIVE and 00/100 (\$245,275.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CRAYTON D. PATTERSON, JR., A MARRIED PERSON DBA PATTERSON HOMEBUILDERS (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JAMES TRACY MCCRAW and LISA MIKLIC-MCCRAW, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 41, ACCORDING TO THE SURVEY OF QUAIL RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 22, PAGE 35, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1998 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 1999.
2. 40 FOOT BUILDING LINE ON FRONT AND REAR, AS SHOWN BY RECORDED MAP.
3. 12 FOOT SIDE YARD SETBACK ON BOTH SIDES, AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS AS SHOWN BY RECORDED MAP.
5. STONE QUARRY RIGHTS TO BESSEMER COAL, IRON AND LAND CO. AS MENTIONED IN INSTRUMENT #1996-6131 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. EASEMENT RECORDED IN INSTRUMENT #1993-6131 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY TO SHELBY COUNTY, ALABAMA RECORDED IN VOLUME 222, PAGE 536 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

8. PERPETUAL MAINTENANCE AGREEMENT RECORDED IN INSTRUMENT #1994-19359 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. DECLARATION OF PROTECTIVE COVENANTS RECORDED IN INSTRUMENT #1997-5314 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. EASEMENTS AND RESTRICTIONS OR COVENANTS RECORDED IN INSTRUMENT #1997-19419, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

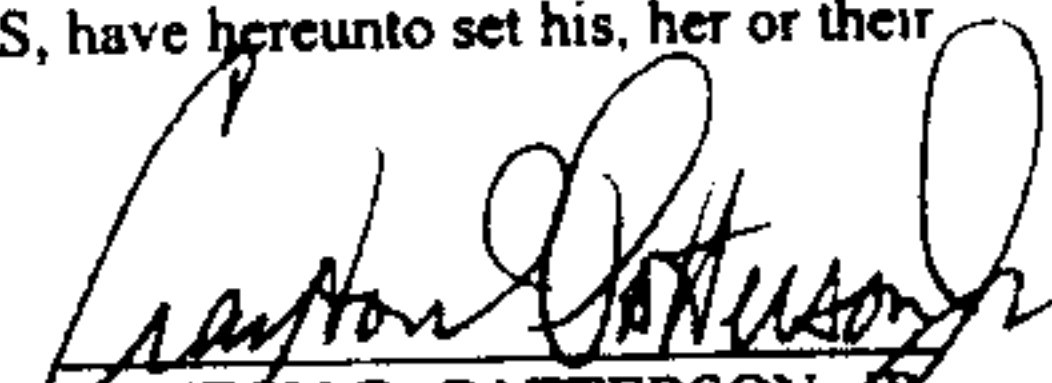
SUBJECT PROPERTY DOES NOT CONSTITUTE THE HOMESTEAD OF THE GRANTOR NOR HIS RESPECTIVE SPOUSE.

\$220,700.00 of the consideration herein was derived from a mortgage 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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, CRAYTON D. PATTERSON, JR., A MARRIED PERSON DBA PATTERSON HOMEBUILDERS, have hereunto set his, her or their signature(s) and seal(s), this the 21st day of July, 1999.


CRAYTON D. PATTERSON, JR.

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CRAYTON D. PATTERSON, JR., A MARRIED PERSON DBA PATTERSON HOMEBUILDERS, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 21st day of July, 1999.


Notary Public

Inst # 1999-33193

My commission expires: 9.29.02

08/09/1999-33193
08:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CM 36.00