

This instrument was prepared by:
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Post Office Box 530545
600 Luckie Drive, Suite 412
Birmingham, Alabama, 35203

THE STATE OF ALABAMA)

SHELBY COUNTY)

Inst # 1999-41798
10/07/1999-41798
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
12.00

KNOWALL MEN BY THESE PRESENTS: That in consideration of Ten and No/100s Dollars (\$10.00)

and other good and valuable consideration to the undersigned grantor, in hand paid by the grantee herein, the receipt whereof is acknowledged, Liberty Savings Bank FSB (hereinafter referred to as Grantor), grant, bargain, sell and convey unto Gary ^{Liberty Savings Bank by V.P. as agent} Beard (hereinafter referred to as Grantee) the following described real estate, situated in Shelby County, Alabama, to wit:

Lot 19, according to the Survey of Greystone, 8th Sector, Phase I, as recorded in Map Book Page 21, Page 151 in the Probate Office of Shelby County, Alabama.

Subject to:

1. All taxes for the year 2000, which constitute a lien accruing but not yet due and payable;
2. Easements as shown by record plat;
3. All rights outstanding by reason of the statutory right-of-redemption from the foreclosure of that certain mortgage given by Intermountain Developers, Inc. to Wickes Mortgage Lending, Inc. recorded in Ins. No. 1997-14918 and assigned to Liberty Savings Bank, FSB, by instrument recorded in Inst. No. 1998-17450 in the Shelby County Probate Court. Said foreclosure is evidenced by that foreclosure deed to Liberty Savings Bank, FSB, dated July 28, 1999, recorded in Inst. No. 1999-32290 in the aforesaid probate office.

To Have and to Hold to said Grantee in fee simple and to his heirs and assigns forever.
ALL OF THE ABOVE RECITED CONSIDERATION WAS PAID FROM A MORTGAGE RECORDED SIMULTANEOUSLY HERewith.

And the Grantor does for itself and its successors and assigns covenant with said Grantee, his heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above or set forth in the title insurance policy delivered to the Grantee on even date herewith.

In witness whereof, Liberty Savings Bank has hereunto set its signature and seal this 15th day of October, 1999.

Liberty Savings Bank, FSB

Romaine S. Scott, III
Witness

[Signature]
Witness

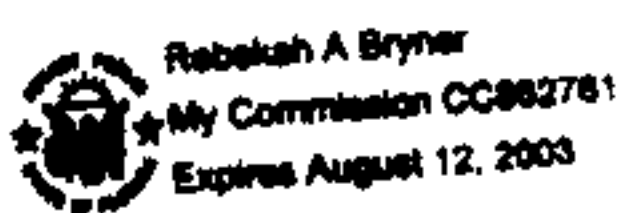
By: [Signature]
Its: V.P. CARL W. CLINE
Grantor

STATE OF FLORIDA)

COUNTY OF DUVAL)

I, a Notary Public in and for said State and County, do hereby certify that Carl W. Cline, whose name as V. President of Liberty Savings Bank, FSB, a federal savings bank, 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, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 6th day of October, 1999.



Rebekah A. Bryner
Notary Public

My commission expires: Aug 12, 2003

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09:42 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 NMS 12.00