

Send tax notice to:
Billy J. O'Neal, II and
DeAundra L. O'Neal

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA

Inst # 1999-44921

JEFFERSON COUNTY

11/01/1999-44921
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 CJ1 16.50

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Dollar (\$1.00) and other good and valuable considerations, in hand paid to the undersigned, Billy J. O'Neal, a married man, Billy J. O'Neal, II and wife, DeAundra L. O'Neal, (hereinafter referred to as the "Grantors") by Billy J. O'Neal, II and wife, DeAundra L. O'Neal, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of Cobblestone Village, as recorded in Map Book 19, Page 76, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 1999.
2. 10 foot building line on north and south side of lot as shown on recorded map.
3. Restrictions as shown on recorded map.
4. Transmission line permits to Alabama Power Company as shown by instruments recorded in Deed 161, Page 143; Deed 160, Page 393 and

Deed 179, Page 384, in Probate Office.

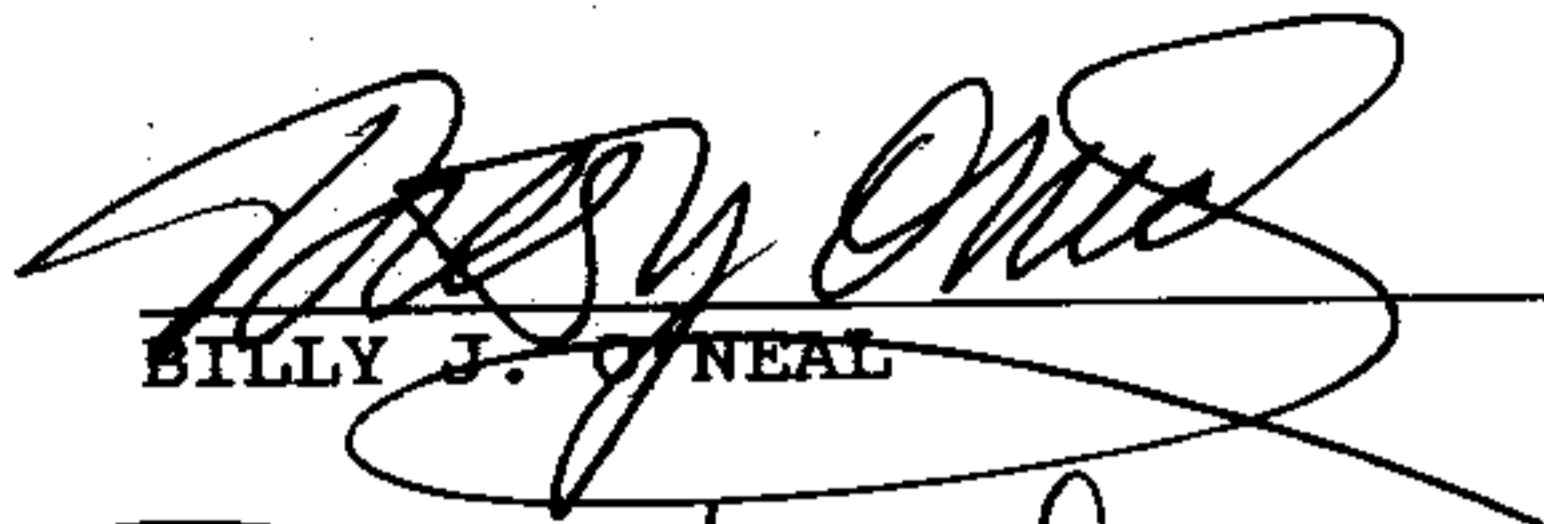
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Deed 196, Page 548.
6. Restrictions and covenants appearing of record in Inst. No. 1995-16239.
7. Restrictions, limitations and conditions as set out in Book 19, Page 76, in Probate Office.
8. Grant of Land Easement to Alabama Power Company as set out in Inst. No. 1995-12823.

The above described property does not constitute the homestead of grantor herein, Billy J. O'Neal, nor that of his spouse.

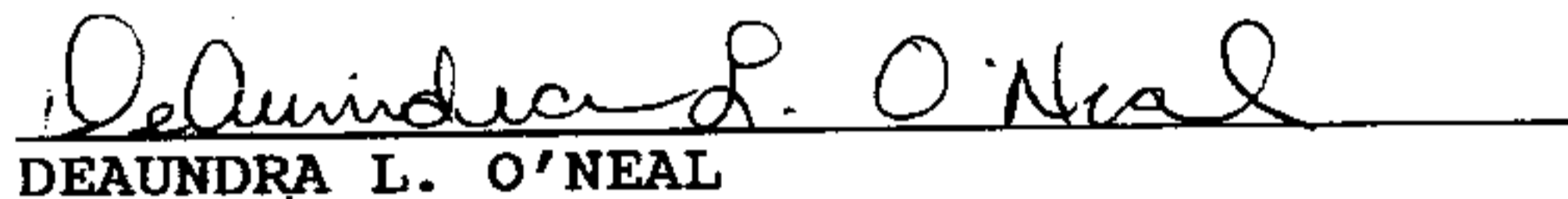
TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do for themselves, their heirs and assigns, covenant with Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors, and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, We have hereunto set our hands and seals
on this the 15th day of October, 1999.


BILLY J. O'NEAL


BILLY J. O'NEAL, II


DEAUNDR L. O'NEAL

STATE OF TN)

COUNTY OF Davidson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Billy J. O'Neal, a married man, 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 the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 15th day of October, 1999.


Notary Public

[NOTARIAL SEAL]

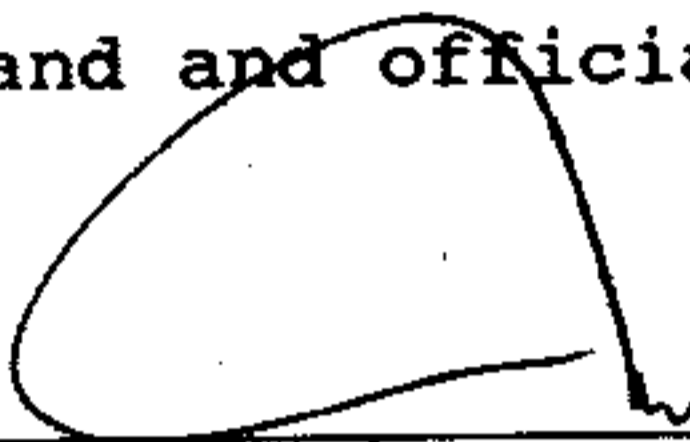
My Commission expires: 01-26-2002

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Billy J. O'Neal, II and wife, DeAundra L. O'Neal, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 12 day of October, 1999.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 2/23/2000

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