

This instrument prepared by:
John N. Randolph, Attorney
Sirote & Permutt P.C.
2222 Arlington Avenue
Birmingham, Alabama 35205

Send Tax Notice to:
Alfred Ford
Sandra S. Ford
3304 Brook Highland Circle
Birmingham, Alabama 35242

WARRANTY DEED, Joint Tenants with Right of Survivorship

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Shelby County

That in consideration of Three Hundred Twenty Thousand and 00/100 Dollars (\$320,000.00) to the undersigned grantor in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Regions Bank formerly known as First Alabama Bank as Trustee under the Will of Ann N. Padget (herein referred to as (grantor) does grant, bargain, sell and convey unto Alfred Ford and Sandra S. Ford (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 73, according to the Survey of Brook Highland, 2nd Sector, as recorded in Map Book 12, Page 63, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for the current tax year which grantees herein assume and agree to pay.
2. 35 foot building line from Brook Highland Circle and a 10 foot utility easement along the northwesterly half of the southwesterly lot line, as shown on recorded map.
3. Release of damages as set out in Book 199, Page 108.
4. Protective Covenants regarding watershed property as recorded in Book 194, Page 54.
5. Easement to The Water Works and Sewer Board of the City of Birmingham as recorded in Book 194, Page 20, Book 194, Page 1 and Book 252, Page 210.
6. Reciprocal Easement Agreement as recorded in Book 125, Page 249 and Book 199, Page 18.
7. Restrictions appearing of record in Book 194, Page 254, and amended in Book 263, Page 604.
8. Drainage Agreement as recorded in Book 125, Page 238.
9. Terms, agreements and right of way to Alabama Power Company as recorded in Book 181, Page 995.
10. Notice is hereby given that the recorded subdivision map as recorded in Map Book 12, Page 63 A & B, contains on the face of same a statement pertaining to natural lime sink holes.
11. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights as recorded in Deed Book 32, Page 48 and Deed Book 121, Page 294.
12. Restrictions, covenants and conditions as set out in Real Volume 228, Page 882 and Real Volume 228, Page 886.
13. Easements for sanitary sewer lines as set out in Real Volume 194, Page 40 and Real Volume 194, Page 43.
14. Declaration of Protective Covenants as recorded in Instrument #1992-16104; Instrument #1992-20484; Instrument #1993-1877; Instrument #1994-6901, and Instrument #1998-19414.

\$288,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

NOTE: Ann N. Padget and Ann Nicholson Paget are one and the same person.

THIS CONVEYANCE is given by the Grantor in its capacity as Trustee under the Will of Ann N. Padget and any liability hereunder is limited to the assets of said Trust.

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.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 17th of November, 1999.

REGIONS BANK FORMERLY KNOWN AS
FIRST ALABAMA BANK AS TRUSTEE UNDER
THE WILL OF ANN N. PADGET

S. Collins Compere (Seal)

by: *S. Collins Compere*
its: *Personal Trust Officer*

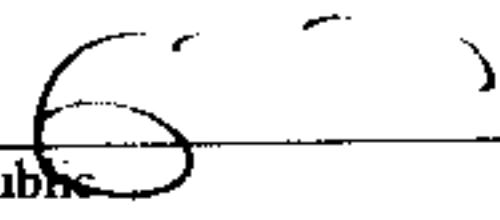
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SHELBY COUNTY JUDGE OF PROBATE
002 CH 43.00

Regions Bank Birmingham creates the within instrument solely in the representative capacity named and expressly limits its liability hereunder to the property now or hereafter held by it in such capacity.

STATE OF ALABAMA
JEFFERSON COUNTY

I, a Notary Public, in and for said county and in said state, hereby certify that S. Collins Comper
whose name as Personal Trust Officer of Regions Bank formerly known as First Alabama Bank as Trustee under
the will of Ann N. Padget, is signed to the foregoing conveyance and who is known to me, acknowledged before me
that, being informed of the contents of the conveyance, he/she, in his capacity as such officer for such Trust, executed
the same voluntarily on the day the same bears date.

Given under my hand this the 17th day of November, 1999.


Notary Public

My commission expires: 5/15/2001

Affix Seal

Inst # 1999-47440

11/19/1999-47440
11:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 43.00