

Account No. 070197750303886

This document prepared by:

Eldon L. Youngblood, Attorney
Alan, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Ave., Suite 4100
Dallas, Texas 75201

After recording return to:

JAMES ALLAN SRYGLEY AND JENNY B. SRYGLEY
767 HIGHWAY 473
VINCENT, ALABAMA 35178

Inst # 1999-52006

12/28/1999-52006
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
17.00
003 CJI

STATUTORY WARRANTY DEED

State of ALABAMA

County of SHELBY

KNOW ALL MEN BY THESE PRESENTS:

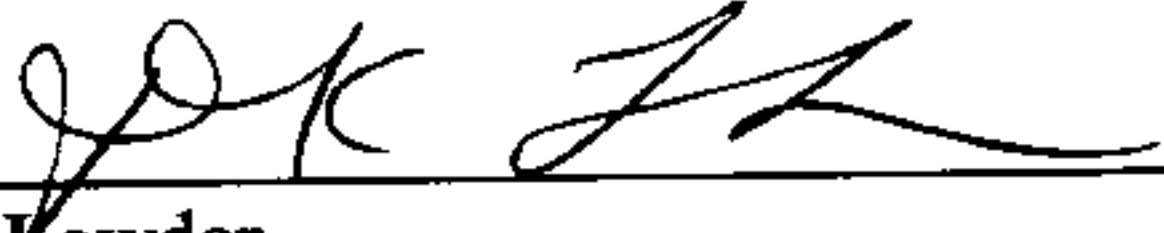
THAT ASSOCIATES FINANCIAL SERVICES COMPANY OF DELAWARE, INC., a corporation organized under the laws of the state of Delaware, herein called "GRANTOR", whose address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of SIXTY EIGHT THOUSAND DOLLARS AND NO CENTS (\$68,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents does grant, bargain, sell and convey unto JAMES ALLAN SRYGLEY AND JENNY B. SRYGLEY, husband and wife, herein, whether one or more, called "GRANTEE", whose address is 767 HIGHWAY 473, VINCENT, ALABAMA 35178, as joint tenants with the express right-to-survivorship in the survivor upon the death of the other, all that certain real property situated in SHELBY County, ALABAMA, and more particularly described on EXHIBIT A attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD unto the said GRANTEE, their heirs and assigns forever. Subject to and excepting current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record, the property is sold AS IS and GRANTOR only warrants title from the time it obtained title until the date GRANTOR conveys its interest in the aforesaid property to GRANTEE.

The real property herein conveyed is subject to a one year right of redemption which expires one year from AUGUST 23, 1999 as provided by Alabama statutes.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, M. E. Percy, who is authorized to execute this conveyance, has executed this instrument, this 22nd day of December, 1999 on behalf of the corporation.

ASSOCIATES FINANCIAL SERVICES
COMPANY OF DELAWARE, INC.

By 
D. K. Lowder,
Vice President

ATTEST:


Jeannie Minyard,
Assistant Secretary

State of TEXAS

County of DALLAS

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that D. K. Lowder, whose name as Vice President of ASSOCIATES FINANCIAL SERVICES COMPANY OF DELAWARE, INC., an Delaware corporation, 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 said conveyance, she, as such representative and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and official stamp this 22nd day of December, 1999.


Notary Public

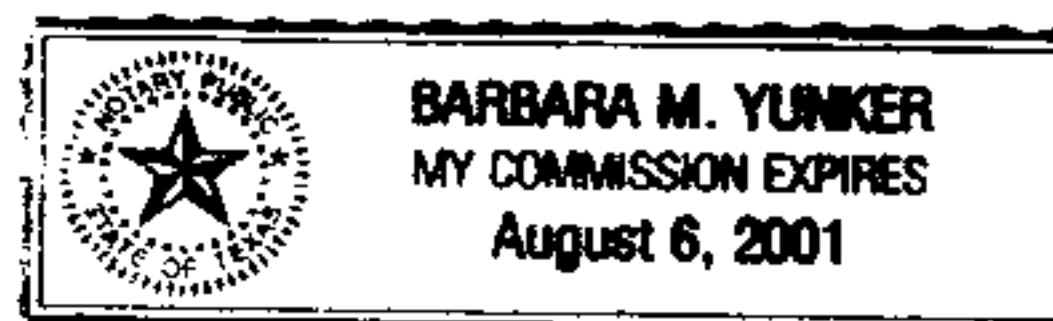


EXHIBIT "A"

From the Southeast corner of the SW $\frac{1}{4}$ - NE $\frac{1}{4}$ of Section 24, Township 19 South, Range 2 East, Shelby County, Alabama, proceed South $88^{\circ}35'06''$ West along the South boundary of said SW $\frac{1}{4}$ - NE $\frac{1}{4}$ for a distance of 27.50 feet to a point on the West right of way boundary of County Highway No. 473, said point being the point of beginning of herein described parcel of land; thence from said point of beginning and leaving said right of way boundary, continue along the aforementioned course South $88^{\circ}35'06''$ West for a distance of 313.13 feet; thence proceed North $2^{\circ}20'03''$ West for a distance of 208.75 feet; thence proceed North $88^{\circ}35'06''$ East parallel to the South boundary of said SW $\frac{1}{4}$ - NE $\frac{1}{4}$ for a distance of 313.13 feet to a point on the West right of way boundary of said County Highway No. 473; thence proceed South $2^{\circ}20'03''$ East along said highway boundary and parallel to the West boundary of herein described parcel of land for a distance of 206.75 feet back to the point of beginning of herein described parcel of land.

The above described parcel of land is located in the Southeast corner of the South one-half of the SW $\frac{1}{4}$ - NE $\frac{1}{4}$ of Section 24, Township 19 South, Range 2 East, Shelby County, Alabama.

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