

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
LOUIS M. STEPHENS
SHERI L. STEPHENS

Inst # 2000-01216

STATE OF ALABAMA)
COUNTY OF SHELBY)

01/11/2000-01216
11:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 18.50

Warranty Deed FTWROS

KNOW ALL MEN BY THESE PRESENTS. That in consideration of SEVENTY THOUSAND SEVEN HUNDRED SEVENTY-FIVE DOLLARS AND NO/100's (\$70,775.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we GLENN HODGE and wife, GARLAN DEAN HODGE, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto LOUIS M. STEPHENS and SHERI L. STEPHENS (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 1, according to the Final Plat of Rose Glen Family Subdivision as recorded in Map Book 26, Page 38, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$60,775.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

The preparer of this instrument makes no representations as to the status of the title.

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 said GRANTEES 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, and that I/we will and my/our heirs, executors, and administrators 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, I/we have hereto set my/our hand(s) and seal(s), this the 27th day of December, 1999.

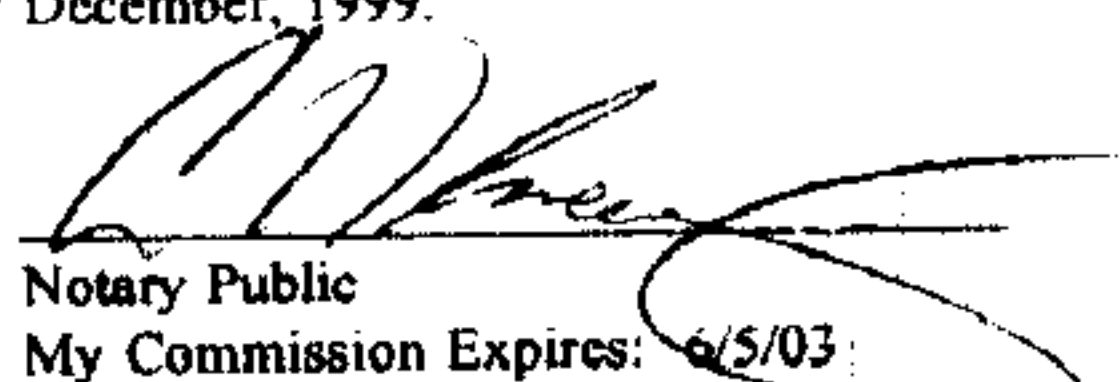

GLENN HODGE


GARLAN DEAN HODGE

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that GLENN HODGE and GARLAN DEAN HODGE, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27th day of December, 1999.


Notary Public

My Commission Expires: 6/5/03