

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

RONALD B. BARDO, JR.
6301 SOUTHPOINTE PARKWAY
BIRMINGHAM, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED FORTY NINE THOUSAND NINE HUNDRED and 00/100 (\$249,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES THOMAS CHEEK and DOROTHY K. CHEEK, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto RONALD B. BARDO, JR. and MARY S. BARDO, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 38, ACCORDING TO THE SURVEY OF SOUTHPOINTE, FIRST SECTOR, AS RECORDED IN MAP BOOK 11, PAGE 83, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 35 FOOT BUILDING LINE ON FRONT AND 50 FOOT BUILDING LINE ON NORTHWEST, AS SHOWN BY RECORDED MAP.
3. RESTRICTIONS AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS REGARDING ALABAMA POWER COMPANY RECORDED IN REAL 160 PAGE 666, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
5. AGREEMENT WITH ALABAMA POWER COMPANY RECORDED IN REAL 160, PAGE 657, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. RESTRICTIONS OR COVENANTS RECORDED IN REAL 166, PAGE 956, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$224,910.00, of the consideration herein was derived from a mortgage closed simultaneously herewith.

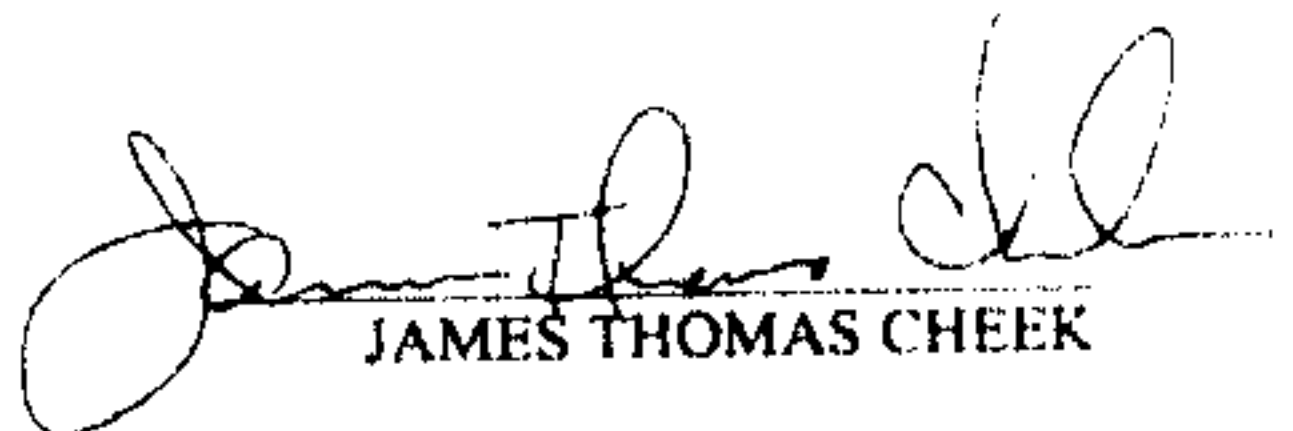
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TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated 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 the said GRANTEES, his, her, or 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; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JAMES THOMAS CHEEK and DOROTHY K. CHEEK, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of January, 2000.


JAMES THOMAS CHEEK

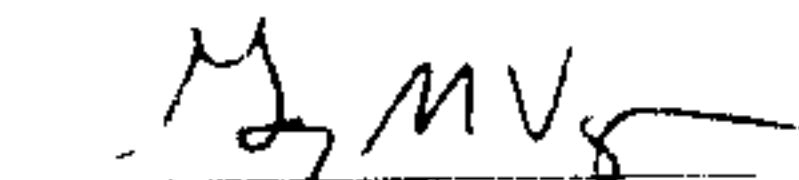

DOROTHY K. CHEEK

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES THOMAS CHEEK and DOROTHY K. CHEEK, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 27th day of January, 2000.


Notary Public

My commission expires: 9 29 02

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