

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was
prepared by:

TURNER & NORTON, L.L.C.
Attorneys at Law
2340 Woodcrest Place
Suite 150
Birmingham, Alabama 35209

SEND TAX NOTICE TO:

ROBERT RANIERI
2113 ARROW LEAF DRIVE
BIRMINGHAM, ALABAMA 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 **ONE HUNDRED FORTY FIVE THOUSAND DOLLARS and 00/100 (\$145,000.00) DOLLARS** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, **DAVID B. MORROW, A MARRIED PERSON** (herein referred to as GRANTORS) do grant, bargain, sell and convey unto **ROBERT RANIERI and LISA A. RANIERI, 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 19, ACCORDING TO THE SURVEY OF FIRST ADDITION TO RIVERCHASE WEST, AS RECORDED IN MAP BOOK 7, PAGE 2, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

THE PROPERTY CONVEYED HEREIN DOES NOT CONSTITUTE THE HOMESTEAD OF THE GRANTOR NOR HIS SPOUSE.

SUE MORROW, GRANTEE IN THAT CERTAIN SURVIVORSHIP DEED RECORDED IN REAL 28, PAGE 592 DIED ON OR ABOUT APRIL 6, 1998.

SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1999, which constitutes a lien, but are not yet due and payable until October 1, 2000.

\$116,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

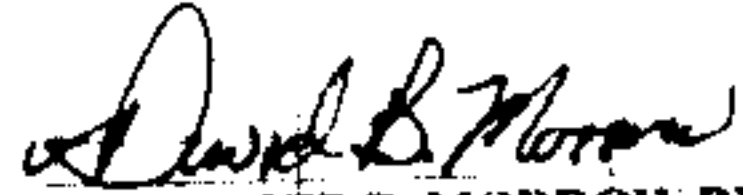
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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.

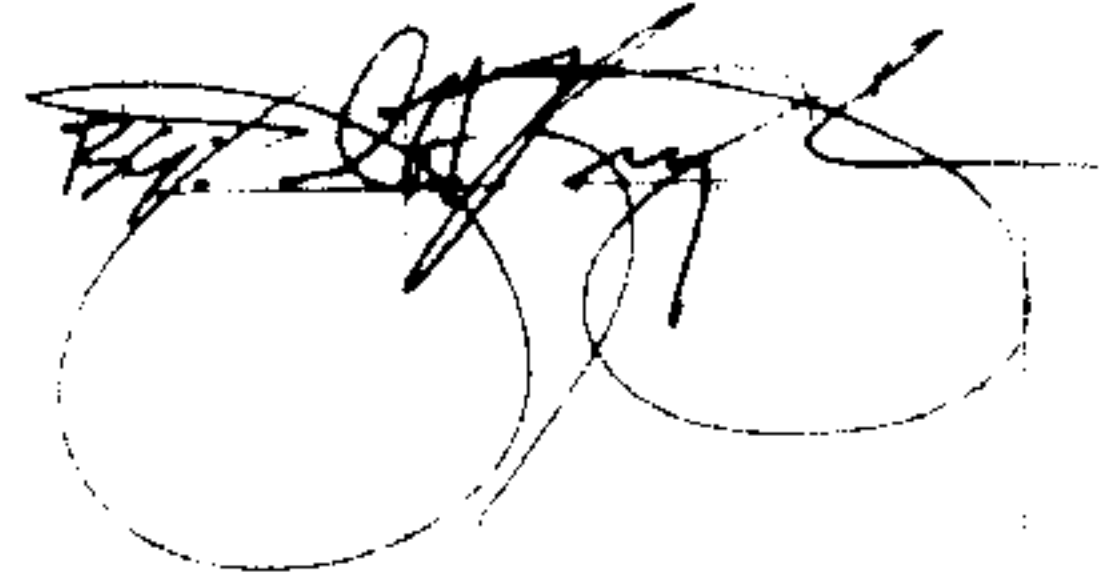
Inst. # 2000-09306

03/23/2000-09306
11:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 RMS 40.00

IN WITNESS WHEREOF, the said GRANTORS, DAVID B. MORROW, A MARRIED PERSON, BY HIS ATTORNEY-IN-FACT, JACK H. KRUEGER, JR., have hereunto set his, her or their signature(s) and seal(s), this the 2nd day of March, 2000.



DAVID B. MORROW BY
HIS ATTORNEY-IN-FACT,
JACK H. KRUEGER, JR.



STATE OF ALABAMA)
COUNTY OF JEFFERSON)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JACK H. KRUEGER, JR., WHOSE NAME AS ATTORNEY-IN-FACT FOR DAVID B. MORROW, A MARRIED MAN, 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, in his/her capacity as such Attorney-in-Fact, and with full authority, executed the same voluntarily on the day the same bears date

Given under my hand this the 2nd day of March, 2000.



Notary Public
My commission expires

Inst # 2000-09306

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