

Bradley F. Jackson
Amanda Elizabeth Ratcliff
1953 Cahaba Crest Drive
Hoover, Alabama 35242

This instrument was prepared by:
Patrick F. Smith
Strickland & Smith
4 Office Park Circle, Suite 212
Birmingham, Alabama 35223

WARRANTY DEED

STATE OF ALABAMA)

SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS,

That in consideration of the sum of Two Hundred Forty-five Thousand and 00/100 Dollars (\$245,000.00) paid by the grantee herein, the receipt of which is hereby acknowledged, I/we, James Michael O'Brien and Kala J. O'Brien, Husband and Wife (hereinafter grantor, whether one or more), do grant, bargain, sell and convey unto Bradley F. Jackson and Amanda Elizabeth Ratcliff, as joint tenants with rights of survivorship (hereinafter Grantees), all of my/our right, title and interest in the following described real estate, situated in SHELBY COUNTY, ALABAMA:

Lot 10, Block 1, according to the Survey of Altadena Woods, First Sector, as recorded in Map Book 10, Page 104 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

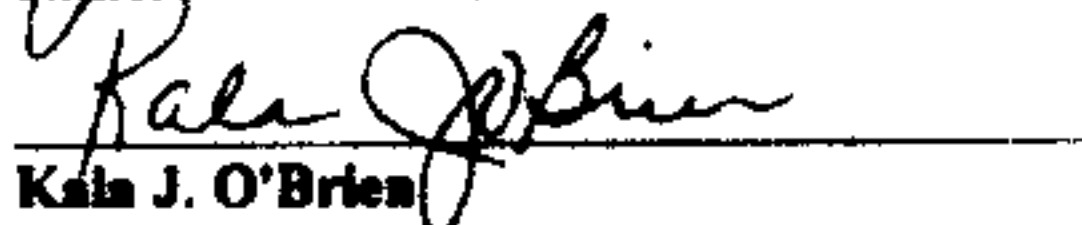
Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with rights of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance that (unless the joint tenancy 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.

Grantor does, for Grantor and for Grantor's heirs, executors and administrators covenant with the said Grantees as joint tenants, with rights of survivorship, their heirs executors and administrators, that Grantor is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; that Grantor will and Grantor's heirs, executors and administrators shall warrant and defend the same to the said Grantees, and their heirs, executors and administrators forever, against the lawful claims of all persons.

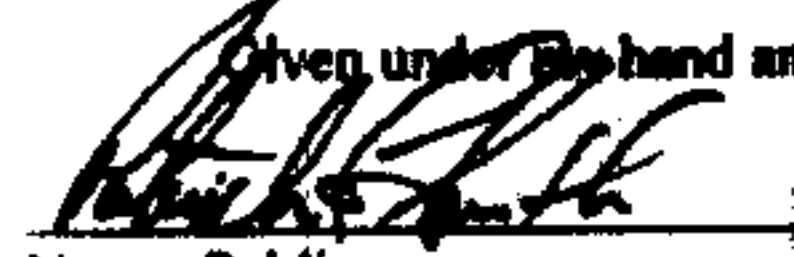
IN WITNESS WHEREOF, the undersigned have hereunto set our hands and seals on April 28, 2000.

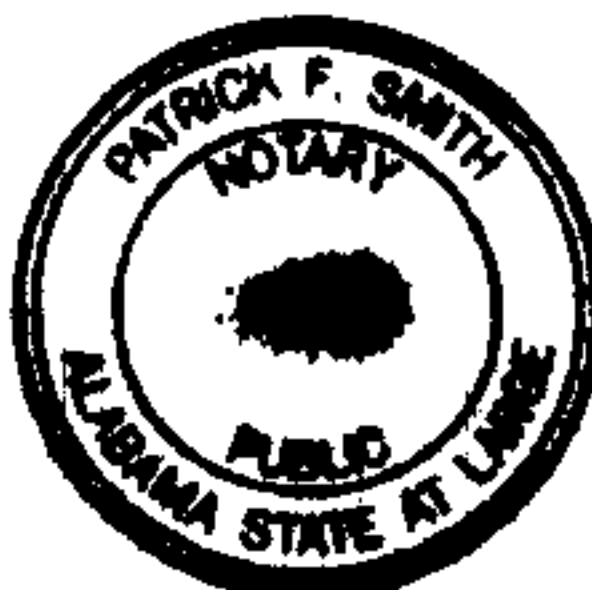

James Michael O'Brien


Kala J. O'Brien

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James Michael O'Brien and Kala J. O'Brien 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/they executed the same voluntarily on the day the same bears date.


Notary Public
Commission Expires: 10/00/2001



Inst # 2000-14331

05/02/2000-14331
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOL CJ1 253.50