

This Instrument Prepared By:

Anthony D. Snable, Attorney
1629 11th Avenue South
Birmingham, Alabama 35205

Send Tax Notice To:

KIMBERLY A. KIEL
4004 VIRGINA LANE
HELENA, AL 35080

Inst # 2000-14866

STATUTORY WARRANTY DEED

STATE OF ALABAMA)

JEFFERSON COUNTY)

That in consideration of NINETY TWO THOUSAND and 00/100 (\$92,000.00) Dollars to the undersigned Grantor, PINNACLE BANK , (herein referred to as Grantor), in hand paid by the Grantee (s) herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto the said KIMBERLY A. KIEL (herein referred to as Grantee), the following described real estate, situated in ~~JEFFERSON~~ ^{SHELBY} County, Alabama to-wit:

LOT 42, ACCORDING TO THE SURVEY OF ASHLEY BROOK, AS RECORDED IN MAP BOOK 22 PAGE 78, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

GRANTOR MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED AS TO THE CONDITION OF SUBJECT PROPERTY OR TO THE IMPROVEMENTS LOCATED THEREON.

Subject to:

1. Advalorem property taxes for the current tax year, 2000.
2. Easements, restrictions, covenants and reservations of record.

\$91,247.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

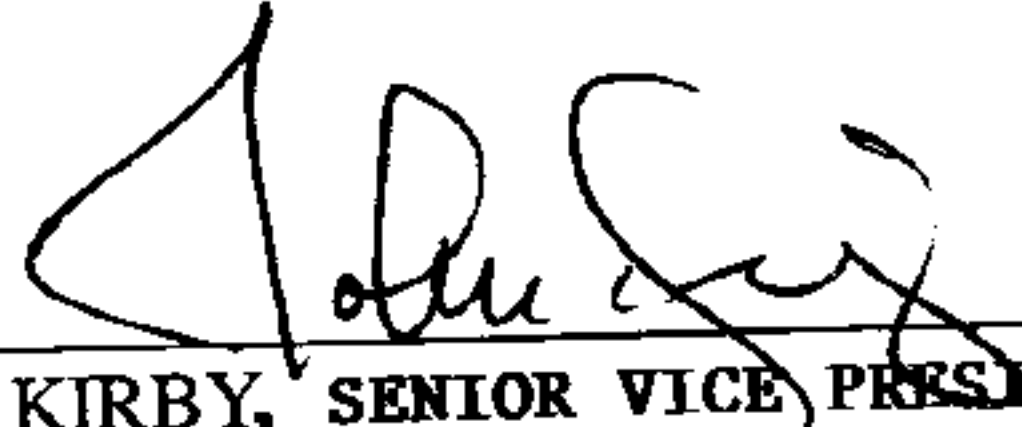
TO HAVE AND TO HOLD, to the said Grantee, it's successors and assigns forever.

05/05/2000-14866
12:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 12.00

IN WITNESS WHEREOF, the said PINNACLE BANK by, JOHN KIRBY, it's SENIOR VICE-PRESIDENT, who is authorized to execute this conveyance, has hereto set it's signature and seal this the 14th day of April, 2000.

PINNACLE BANK

BY:


JOHN KIRBY, SENIOR VICE PRESIDENT

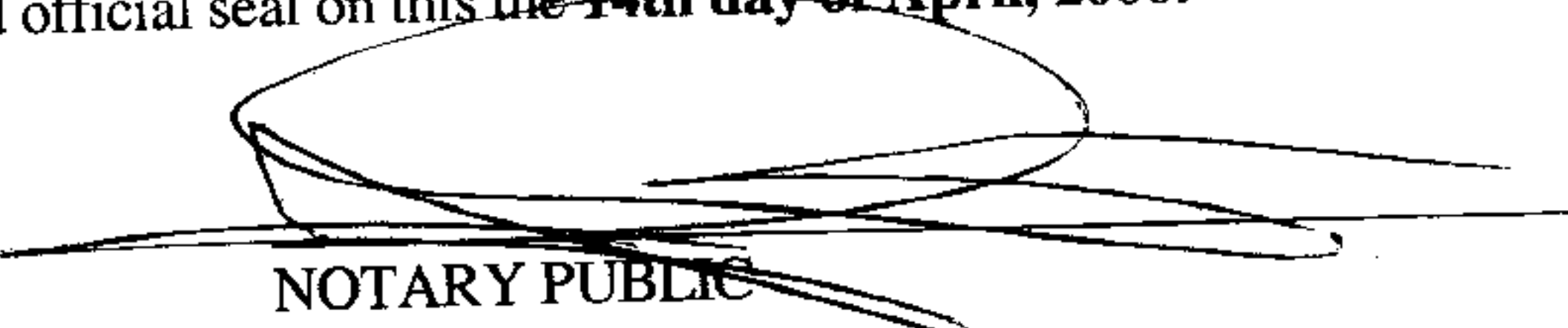
ITS:

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that JOHN KIRBY, whose name as SENIOR VICE PRESIDENT, of PINNACLE BANK, a corporation is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and official seal on this the ~~14th~~ day of April, 2000.


NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires: 11-2-03

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12:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 12.00