

WARRANTY DEED

STATE OF ALABAMA

COUNTY OF Shelby

SEND TAX NOTICE TO:

Fred S. Lochamy
1805 Trail Ridge Drive
Pelham, AL 35124

THIS INSTRUMENT PREPARED BY: David
C. Skinner, 2700 Byrd Drive, Suite 208;
Birmingham, AL 35209; (205) 871-9566. No
title opinion requested, none rendered.

KNOW ALL MEN BY THESE PRESENTS that Melissa Kay Lochamy, individually, and as trustee of the testamentary trust created under the will of Betty Sue Elliott Dennis, deceased, Shelby County Probate Case No. 37-262 (hereinafter "GRANTOR"), for and in consideration of the sum of \$95,000.00, to him/her (individually and as trustee) in hand paid, the receipt and sufficiency of which is hereby acknowledged, GRANTOR hereby grants, bargains, sells and conveys to Fred S. Lochamy and Melissa D. Lochamy (hereinafter "GRANTEES"), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, that property and interest described as follows:

Lot 7, in Block 2, according to the Survey of Indian Hills, Second Sector, as recorded in
Map Book 4, Page 91, in the Probate Office of Shelby County, Alabama.

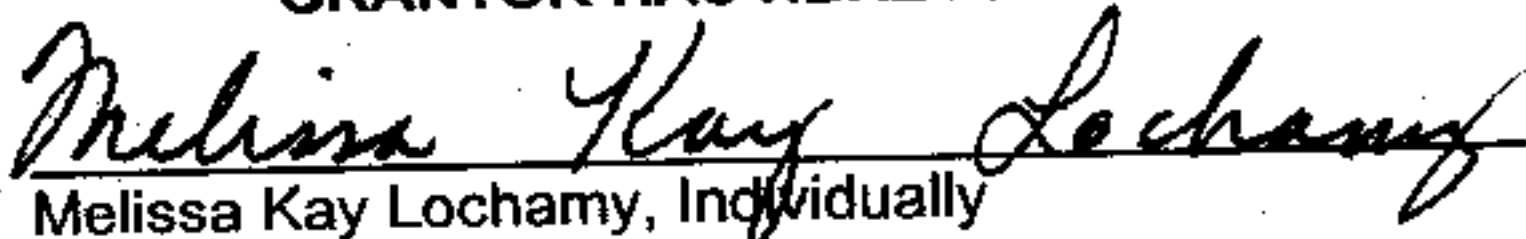
\$95,000.00 of the purchase price was paid with a contemporaneous Purchase Money Mortgage.

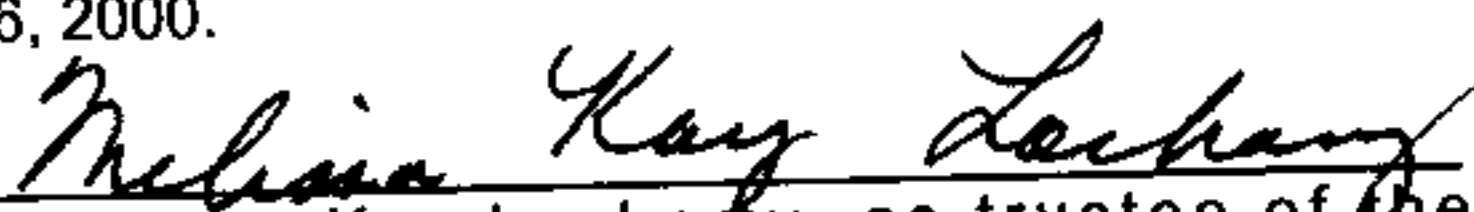
SUBJECT TO, EXCEPT AND RESERVING: (a) all reservations, easements, rights-of-way, encumbrances, exceptions, covenants, restrictions, and any and all other interests affecting the property whatsoever (of record or otherwise), (b) any and all taxes, dues, assessments or other charges due or to become due on the property, (c) all encumbrances and encroachments which a reasonable inspection of the premises would reveal and (d) any and all mining, mineral or other similar rights interests whatsoever (of record or otherwise).

TO HAVE AND TO HOLD the foregoing premises, together with all and singular the tenements and appurtenances thereto belonging or any wise appertaining except as otherwise noted or excepted above, to the said GRANTEES, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the successors, heirs and assigns of the survivor forever.

GRANTOR DOES HEREBY COVENANT, for himself/herself, his/her successors, heirs and assigns, with GRANTEES, their successors, heirs and assigns, that GRANTOR is at the time of these presents, lawfully seized in fee simple of the afore granted premises; (b) that they are free from all encumbrances, unless otherwise noted or excepted above, (c) that GRANTOR has a good right to sell and convey the same and (d) that GRANTOR will warrant and defend the said premises to said GRANTEES, their successors, heirs and assigns, forever against the lawful claims and demands of all persons.

GRANTOR HAS HERETO set his/her hand and seal on June 6, 2000.


Melissa Kay Lochamy, Individually


Melissa Kay Lochamy, as trustee of the
testamentary trust created under the will of Betty Sue
Elliott Dennis, deceased, Shelby County Probate
Case No. 37-262

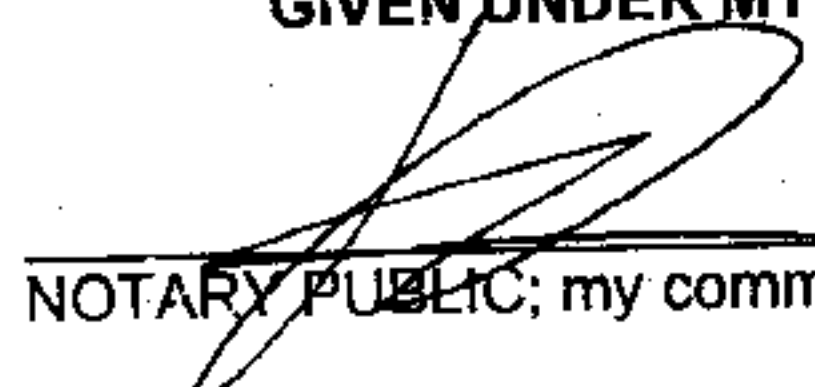
Fred S. Lochamy hereby represents that (a) he is the spouse of Melissa Kay Lochamy and (b) he (Fred S. Lochamy) hereby releases any homestead rights he may have in the property. To the extent that Fred S. Lochamy has any right, title or interest in the property, he hereby joins this conveyance as a GRANTOR.


Fred S. Lochamy

STATE OF ALABAMA
COUNTY OF Jefferson

I, THE UNDERSIGNED AUTHORITY, a Notary Public in and for said county, hereby certify that Melissa Kay Lochamy and Fred S. Lochamy, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that Melissa Kay Lochamy is the Trustee of said trust and that being informed of the contents of the said instrument, they executed the same voluntarily and as the act of said trust on the day and year set forth above.

GIVEN UNDER MY HAND, on June 6, 2000.


NOTARY PUBLIC; my commission expires 15 NOV 2002.

06/15/2000-20058
01:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 9.50

Inst # 2000-20058