This Instrument was prepared by:

D. Wede Ramsey, Esq.

Remsey & Associates, L.L.C.

300 Office Park Drive, Suite 309

Birmingham, Alabama 35223

Send Tax Notice To: Brad Flippo & Mary E. Flippo Yvonne H. Flippo 2594 Willowbrook Circle Birmingham, Alabama 35242

Warranty Deed, Joint Tenants with Right of Survivorship

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS.

JEFFERSON COUNTY)

That in consideration of Two Hundred Eighty Nine Thousand & 00/100, (\$289,000.00) Dollars to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, I/we, Steven H. Rogala and wife, Karin D. Rogala, (herein referred to as GRANTORS) do grant, bargain, sell and convey unto Brad Flippo, Mary E. Flippo, and Yvonne H. Flippo, (Herein referred to as GRANTEES) as Joint Tenants with Right of Survivorship,: the following described real estate situated in SHELBY County, Alabama, To-wit:

Lot 32, according to the Map and Survey of Willowbrook, as recorded in Map Book 11, page 48 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. \$220,000.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even date and closed simultaneously herewith.

2. Taxes and assessments for the year 2000 and subsequent years, which are not yet due and payable.
PID #10-5-15-0-005-032

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release from damages recorded in Real Volume 231, page 459.

 35 foot building line from Willowbrook Circle and a 7.5 foot easement along east lot line, as shown on recorded map.

 Right of Way to Alabama Power Company in Real Volume 114, page 141 and Real Volume 207, page 371.

 Restrictive Covenants with Alabama Power Company in Real Volume 153, page 596.

Declaration of Protective Covenants as shown in Real Volume 148, page 366.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 12 had day of _______, 2000.

Karin D. Rogela

Page 1 of 2

06/30/2000-21914 11:14 AM CERTIFIED MANY CHATY JUST OF PROMITE 100 CJI 100.00

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steven H. Rogala and wife, Karln D. Rogala, whose name is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this date, that, being informed of the contents of the conveyance he/she/they executed the same voluntarity on the day the same bears date.

Given under my hand and official seal this 12th day of ______ day of ______

2000.

NOTARY PUBLIC

My commission expires: 3/3/04

Inst # 2000-21914

Page 2 of 2

06/30/2000-21914 11:14 AM CERTIFIED SHELBY COUNTY JUBGE OF PROBATE 008 CJ1