

Send tax notice to:
Atiya K. Armstead and
Terence L. Armstead
165 Ashford Lane
Alabaster, AL 35007

This instrument prepared by:
Stewart & Associates, P.C.
3595 Grandview Parkway
Suite 350
Birmingham, AL 35243

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Thirty-Three Thousand and no/100 Dollars (\$133,000.00), in hand paid to the undersigned James L. Clark and wife, Genevieve Y. Clark, (hereinafter referred to as the "Grantors") by Atiya K. Armstead and Terence L. Armstead, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 27, according to the Survey of the Third Addition to Ashford Heights as recorded in Map Book 17, Page 144, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2000.
2. Easement of 10' as shown by plat recorded in Map Book 17, page 144 in the Probate Office of Shelby County, Alabama.
3. Covenants, conditions and restrictions as set forth in document recorded in Map Book 17, Page 144

Inst # 2000-22270

07/05/2000-22270
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and Instrument No. 1993-39828 in the Probate Office of Shelby County, Alabama.

4. Right of Way to South Central Bell Telephone Company as recorded in Volume 337, page 241.
5. Title to all oil, gas and minerals within and underlying the premises, together with all oil and mining rights and other rights, privileges and immunities relating thereto, in Instrument No. 1992-15742 in the Probate Office of Shelby County, Alabama.

(\$106,400.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 28th day
of June, 2000.


James L. Clark

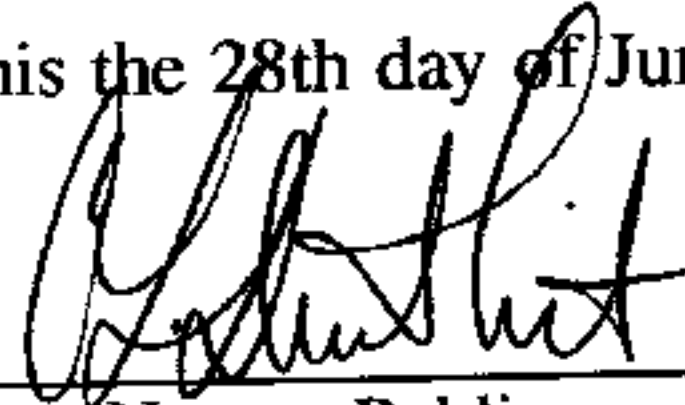

Genevieve Y. Clark

STATE OF ALABAMA)

JEFFERSON COUNTY)

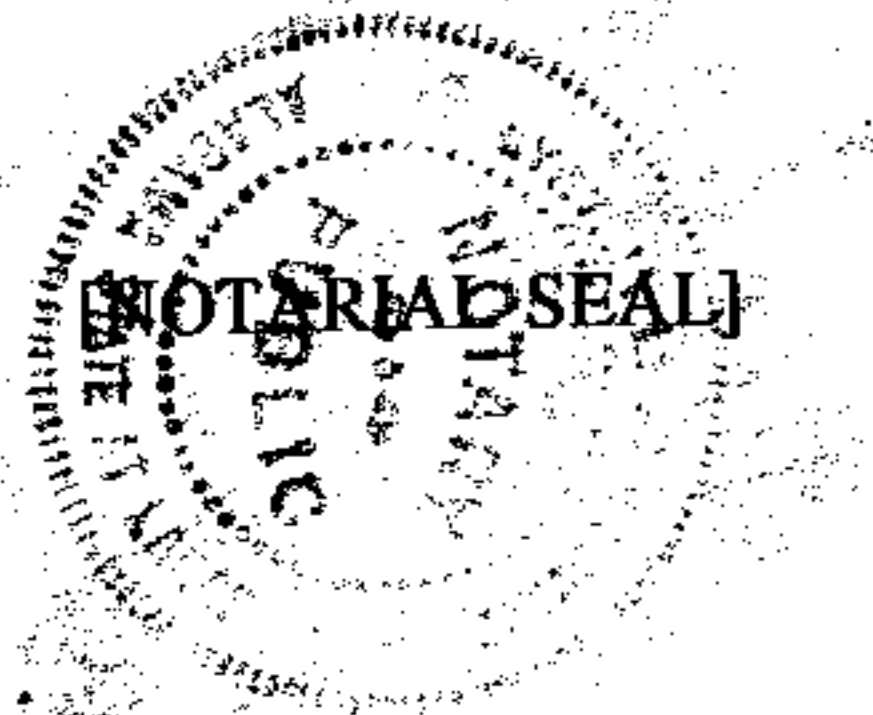
I, the undersigned, a Notary Public in and for said County in said State, hereby
certify that James L. Clark and wife, Genevieve Y. Clark, whose names are signed to the
foregoing instrument and who are known to me, acknowledged before me on this day that, being
informed of the contents of the instrument, they executed the same voluntarily on the day the
same bears date.

Given under my hand and official seal this the 28th day of June, 2000.



Notary Public

My Commission expires: 9-9-03



Inst # 2000-22270

07/05/2000-22270
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