

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

ALFRED CRAIGE PAYNE
2926 DUBLIN DRIVE
HELENA, AL 35080

Inst # 2000-28697

08/22/2000-28697
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 12.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIVE THOUSAND ONE HUNDRED and 00/100 (\$105,100.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, SUSAN ALLEN MOON (WEST) AND HUSBAND, STEVE WEST, (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ALFRED CRAIGE PAYNE and ANGELA M. PAYNE, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 2, ACCORDING TO THE SURVEY OF BRAELINN VILLAGE, PHASE I, AS RECORDED IN MAP BOOK 11, PAGE 100 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA,

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 1999 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. BUILDING AND SETBACK LINES OF 15 FEET FROM DUBLIN DRIVE AS RECORDED PER PLAT.
3. DRAINAGE EASEMENT OF 10 FEET ACROSS REAR OF SUBJECT PROPERTY AS RECORDED PER PLAT.
4. AGREEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN REAL BOOK 156, PAGE 545 AND REAL BOOK 298, PAGE 945.
5. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY AS RECORDED IN REAL BOOK 167, PAGE 419 AND REAL BOOK 220, PAGE 449.
6. RESTRICTIVE COVENANTS AS RECORDED IN REAL BOOK 174, PAGE 781, REAL BOOK 298, PAGE 900 AND REAL BOOK 166, PAGE 77.
7. EASEMENT TO ALABAMA POWER COMPANY AS RECORDED IN REAL BOOK 358, PAGE 832.

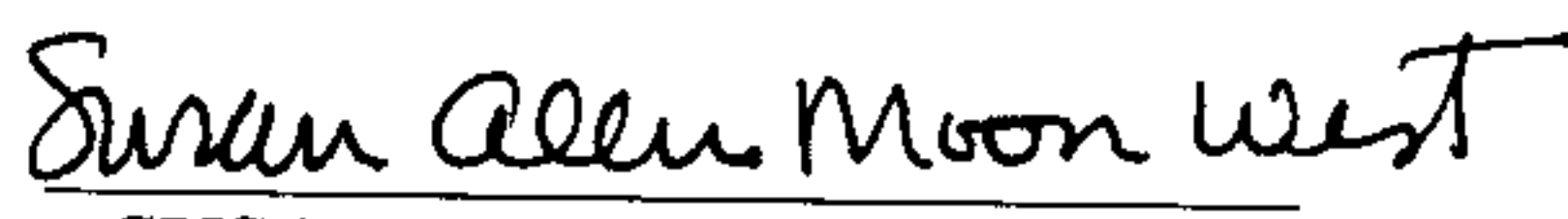
SUSAN ALLEN MOON AND SUSAN ALLEN WEST ARE ONE AND THE SAME PERSON.

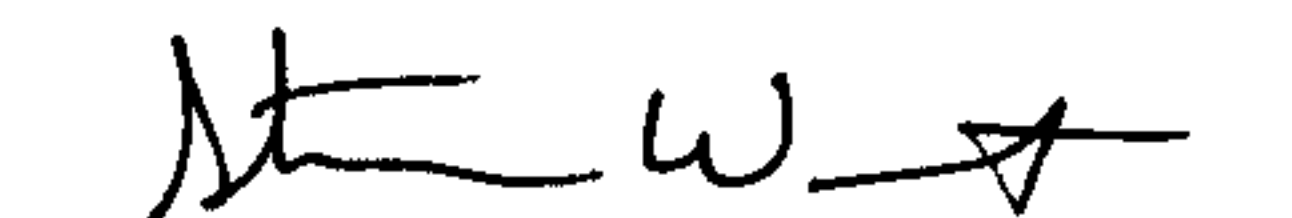
\$108,253.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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

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

IN WITNESS WHEREOF, the said GRANTORS, SUSAN ALLEN MOON (WEST) and HUSBAND, STEVE WEST, have hereunto set his, her or their signature(s) and seal(s), this the 18th day of August, 2000.


SUSAN ALLEN MOON (WEST)

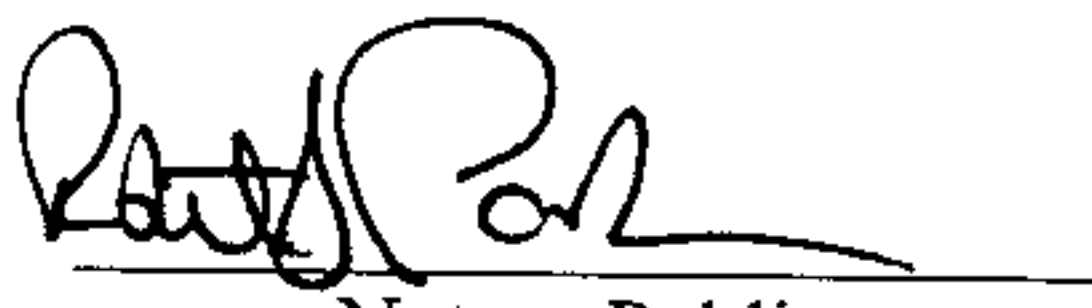

STEVE WEST

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that SUSAN ALLEN MOON and HUSBAND, STEVE WEST, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 18th day of August, 2000.


Notary Public

My commission expires: 7/11/02

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