

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

THOMAS L. FOSTER, ATTORNEY
1201 NORTH 19TH STREET
BIRMINGHAM, AL 35234

William Vann Neal
907 Stonewood Road
Helena, AL 35080

WARRANTY DEED (~~Without Survivorship~~) JOINTLY FOR LIFE WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
JEFFERSON COUNTY)

That in consideration of -One Hundred Forty Five Thousand and 00/100---(\$145,000.00) DOLLARS to the undersigned GRANTOR (whether one or more), in hand paid by the GRANTEE herein, the receipt whereof is acknowledged, I or we, Gordon Saunders d/b/a Saunders Construction

(herein referred to as GRANTOR, whether one or more), grant, bargain, sell and convey unto William Vann Neal and Stephanie W. Neal, jointly for life with right of survivorship, (herein referred to as GRANTEE, whether one or more), the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 347, according to the Survey of Phase II, Fieldstone Park, Third Sector, as recorded in Map Book 20, page 35 A & B in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations, if any, of record.

Subject to ad valorem taxes for the current tax year.

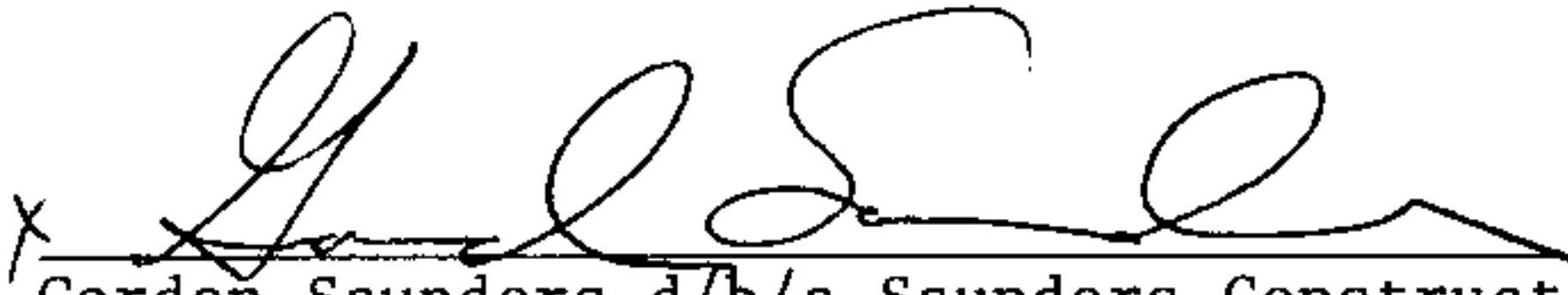
\$143,763.00 of the consideration recited above was paid from a mortgage loan executed simultaneously herewith.

Inst # 2000-30446

09/05/2000-30446
10:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 12.50

TO HAVE AND TO HOLD to the grantee, his, her or their heirs and assigns forever. And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; they that 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 GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

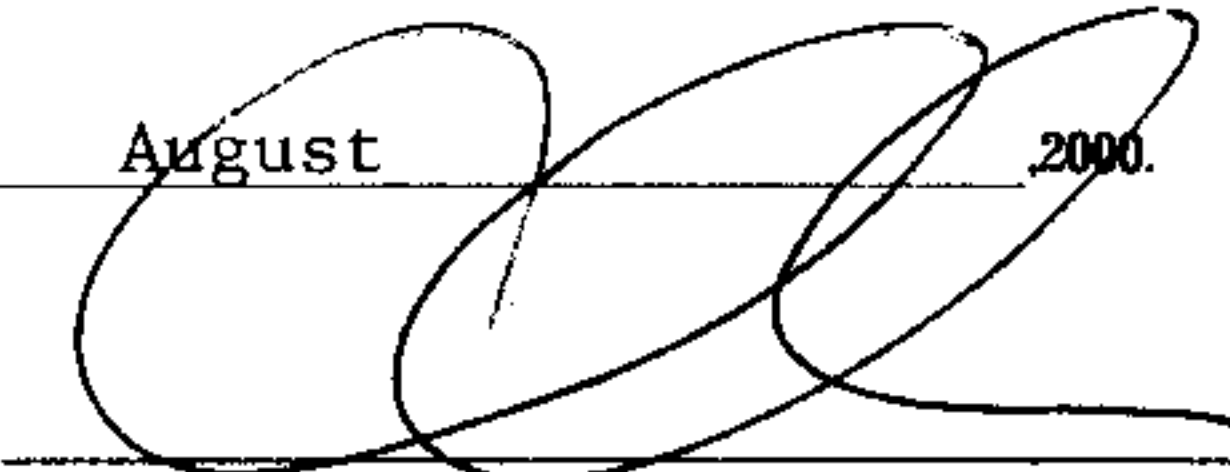
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of August, 2000.

X  (Seal)
Gordon Saunders d/b/a Saunders Construction (Seal)

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Gordon Saunders d/b/a Saunders Construction whose name are signed to the foregoing conveyance and who are known to me, acknowledged before me, on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of August, 2000.


NOTARY PUBLIC