

(RECORDING INFORMATION ONLY ABOVE THIS LINE)
This Instrument was prepared by: SEND TAX NOTICE TO:

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

JEFFREY V. WILLIAMS
2240 OLD CAHABA PLACE
HELENA, AL 35080

Inst # 2000-32913
09/20/2000-32913
08:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJI 25.00

STATE OF ALABAMA)
COUNTY OF SHELBY)

**STATUTORY
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
WARRANTY DEED**

Know All Men by These Presents: That in consideration of TWO HUNDRED SIXTY TWO THOUSAND FIFTY FIVE and 00/100 (\$262,055.00) DOLLARS to the undersigned grantor, LIBERTY SAVINGS BANK in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto JEFFREY V. WILLIAMS and LISA C. WILLIAMS, 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 420-A, RESURVEY OF LOTS 406 THRU 422, AMENDED MAP OF OLD CAHABA, LAKEWOOD SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

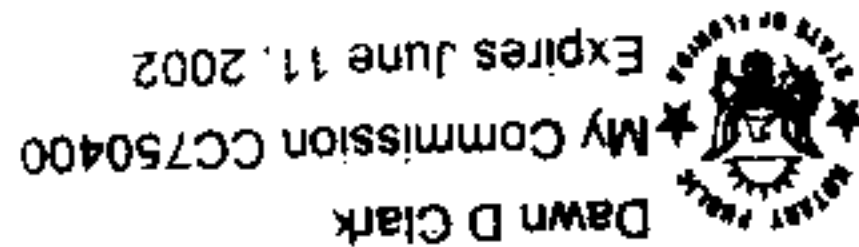
1. TAXES FOR THE YEAR 1999 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2000.
2. 10-FOOT BUILDING LINE ON FRONT OF LOT AS SHOWN ON RECORDED MAP. 7 1/2-FOOT EASEMENT ON THE NORTH SIDE OF LOT AS SHOWN ON RECORDED MAP.
3. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN INST. NO. 1999-29872.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. NO. 1992-5494.
5. RIGHT-OF-WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN VOLUME 247, PAGE 853, VOLUME 131, PAGE 447, AND VOLUME 139, PAGE 238.
6. THE HOUSE IS SOLD "AS IS", NO WARRANTY IS EXPRESSED OR IMPLIED BY THE SELLER AS TO THE CONDITION OF THE HOUSE AND ITS CONTENTS. FURTHERMORE, THE SELLERS WILL NOT BE RESPONSIBLE FOR ANY REPAIRS.

\$248,250.00 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.

IN WITNESS WHEREOF, the said GRANTOR, LIBERTY SAVINGS BANK, by its VICE PRESIDENT, CARL CLINE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 14th day of September, 2000.

LIBERTY SAVINGS BANK



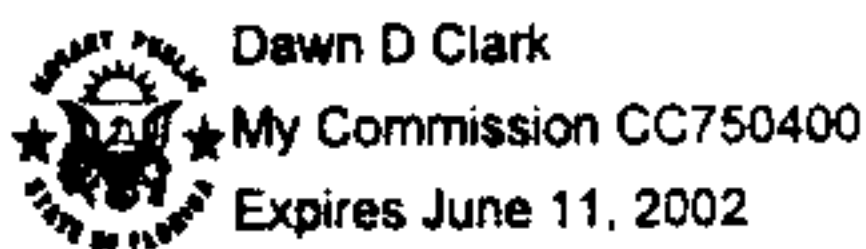
By: [Signature]
CARL CLINE, VICE PRESIDENT

Florida
STATE OF ~~ALABAMA~~
COUNTY OF ~~SHELBY~~
Dural

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CARL CLINE, whose name as VICE PRESIDENT of LIBERTY SAVINGS BANK, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 14th day of September, 2000.



[Signature]
Notary Public

My commission expires: 6/11/02

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