

This instrument was prepared by

SEND TAX NOTICE TO:

Lisa Hudson Dorough
Dominick, Fletcher, Yeilding,
Wood & Lloyd, P.A.
2121 Highland Avenue
Birmingham, Alabama 35205

Neal Packard
Janine Packard
2600 SUMMIT PLACE
BIRMINGHAM, AL 35242

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

STATE OF ALABAMA)
SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the sum of \$75,000.00 Dollars to the undersigned Cynthia Brasher, a married woman ("Grantor"), in hand paid by Neal Packard and Janine Packard ("Grantee"), the receipt whereof is acknowledged, Grantor does hereby grant, bargain, sell and convey unto Grantee, as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 28, according to the Survey of Fowler's Lake Estates, as recorded in Map Book 3, Page 148, in the Probate Office of Shelby County, Alabama. (the "Property")

Subject to:

1. 2001 Ad valorem taxes
2. Existing easements, restrictions, set back lines, limitations, if any, of record.
3. Any mining and mineral rights not owned by Grantor.
4. No structure of a temporary character, mobile home or trailer, basement, tent, shack, garage barn or other outbuildings shall be used on the lot at any time as a residence, temporarily or permanently.

The above-described property is not the homestead of Grantor or Grantor's spouse.

TO HAVE AND TO HOLD to the said Grantee, 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 do for myself and for my heirs, executors, and administrators covenant with the said Grantee, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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 11th day of October, 2000.

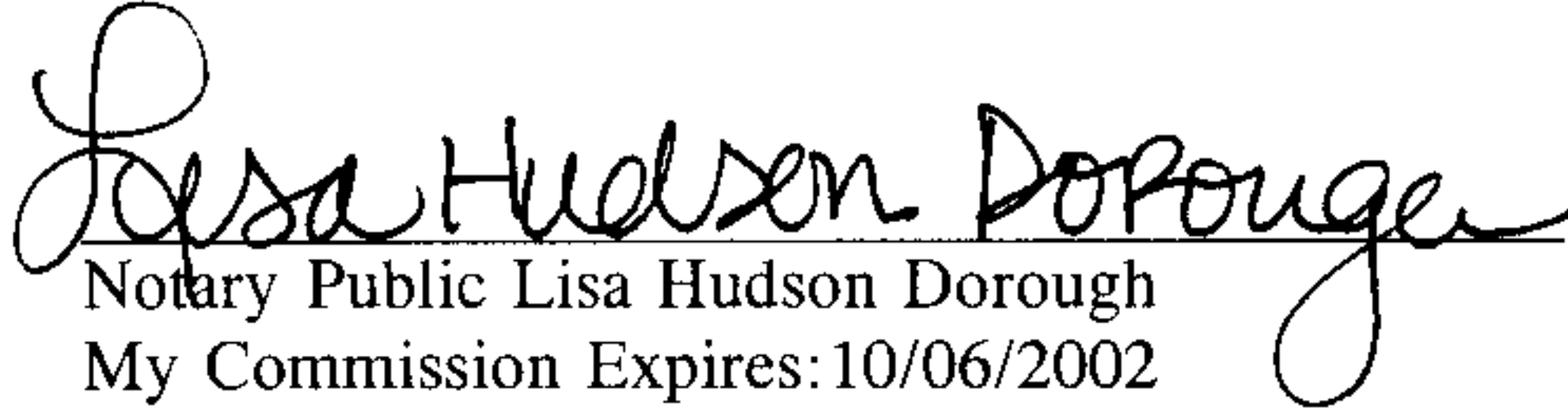
 (Seal)
Cynthia Brasher

STATE OF ALABAMA)
JEFFERSON COUNTY)

General Acknowledgement

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Cynthia Brasher, a married woman, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th day of October, 2000.


Notary Public Lisa Hudson Dorrough
My Commission Expires: 10/06/2002

[SEAL]

Inst # 2000-36077

10/17/2000-36077
10:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 89.00