

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
1318 Alford Avenue Suite 101
Birmingham, Alabama 35226

Send Tax Notice To:

D & D CONSTRUCTION
501 GROVE HILL RD.
MONTEVALLO, AL.
35711

Inst # 2000-36933

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of THIRTY-TWO THOUSAND THREE HUNDRED AND NO/100 Dollars (\$32,300.00), to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I, RANDALL H. GOGGANS a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto D & D Construction, LLC, (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Described as Lot 37 according to the Survey of Oak Forest, as recorded in Map Book 25, Page 111 in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 2001 and thereafter; (2) Easements, restrictions and rights-of-way of record; (3) Mineral and mining rights not owned by the Grantor.

The Property conveyed here is not the homestead of the Grantor or his spouse.

The entire consideration recited herein was derived by a mortgage loan closed simultaneously herewith.

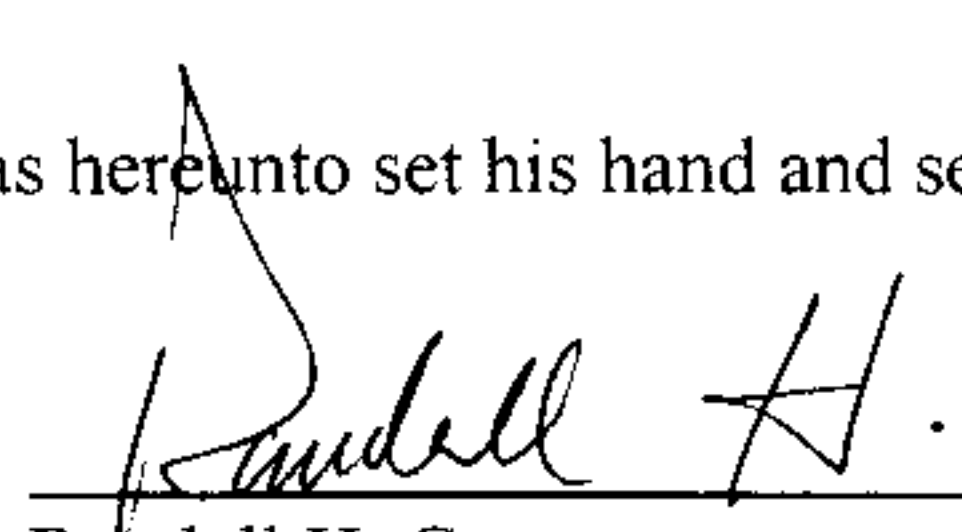
Grantor represents and warrants that there are no assessments due the city of Pelham or any governmental or quasi-governmental authority.

By acceptance of this Deed, Grantee acknowledges that it has accepted the property in its "as is" condition with respect to the physical condition of the property including, but not limited to the approval of the Property for a septic tank system by the Health Department of Shelby County.

TO HAVE AND TO HOLD to the said Grantee, its successors and assigns forever.

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

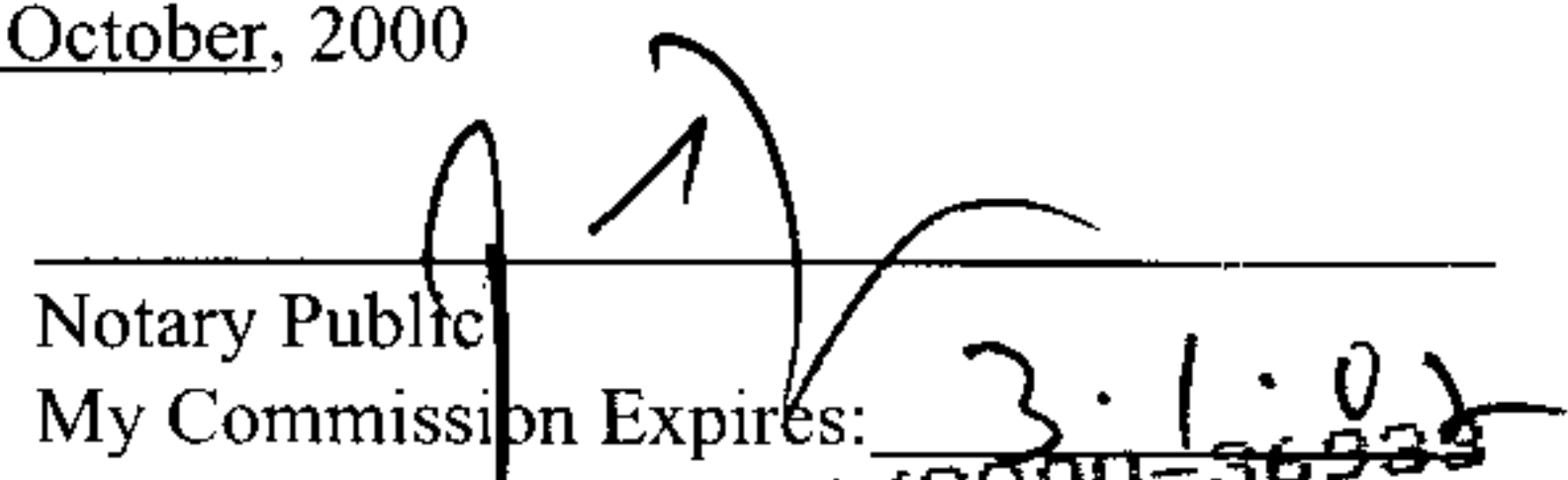
IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal, this the 19th day of October, 2000.


Randall H. Goggans

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Randall H. Goggans, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the foregoing instrument he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 19th day of October, 2000


Notary Public
My Commission Expires: 3.1.02
10/24/2000-36933
10:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 12.00