

Send Tax Notice to:
Mr. & Mrs. David B. Keith
3321 Blue Bell Lane
Birmingham, Alabama 35242

Instrument Prepared By:
John G. Lowther, P.C.
Attorney at Law
3500 Independence Drive
Birmingham, Alabama 35209

11-40885

**GENERAL WARRANTY DEED, JOINT TENANCY
WITH RIGHT OF SURVIVORSHIP**

**STATE OF ALABAMA
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESENTS:

This Deed is made by and between Investment Partners, Inc., hereinafter called "Grantor", and David B. Keith and Leslie Keith, hereinafter called "Grantees".

The Grantor, for and in consideration of One Hundred Seventy-Four Thousand, Nine Hundred Eleven and 10/100 (\$174,911.10) Dollars in hand paid by the Grantees, the receipt of which is hereby acknowledged, does hereby grant, bargain, convey and sell to Grantees, as joint tenants with right of survivorship the following described real estate and any improvements located thereon, located in Shelby County, Alabama:

Lot 10 , according to the Survey of Lake Heather Estates Givianpour's Addition to Inverness, as recorded in Map Book 16, Page 121 A, B & C, in the Probate Office of Shelby County, Alabama.

The purchase price was paid from the proceeds of a loan secured by a mortgage recorded herewith.

Subject to:

1. General and special taxes or assessments for the year 2001, and subsequent years, which are not yet due and payable. Tax information has been based on the present assessment roles, but is subject to any future adjustments that may be made by either the Tax Assessor or the Board of Equalization of Shelby County, Alabama.
2. Mineral and mining rights and rights incident thereto recorded in Deed Book 5, page 335; Deed Book 4, page 442 and Deed Book 48, page 427, in the Probate Office of Shelby County, Alabama.
3. Deed and agreement between Metropolitan Life Insurance Company, Inverness Point Homeowners' Association, Inc. and the City of Hoover, in regard to sanitary sewer treatment facility as recorded in Real 314, page 561 and agreement and assignment recorded in Real 328, page 64 and supplemental deed and agreement recorded in Real 361, page 876, in the Probate Office of Shelby County, Alabama.
4. Covenants and provisions regarding road improvements as set out in that certain deed recorded in Instrument 1992-18226, in the Probate Office of Shelby County, Alabama.

11/28/2000-40885
10:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 15.00

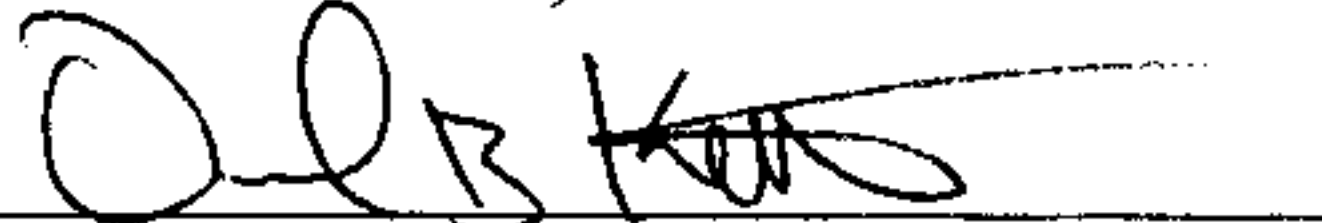
5. Declaration of protective covenants attached to and made a part of that certain deed recorded in Instrument 1992-16226, in the Probate Office of Shelby County, Alabama.
6. Private subdivision agreement between Lake Heather Development Company, Inc. and the City of Hoover, recorded in Instrument 1992-26077, in the Probate Office of Shelby County, Alabama.
7. Restrictions as shown by recorded map.

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, in fee simple absolute 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.

Grantor, for itself and its successors and assigns, covenants with the said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, has caused this conveyance to be signed on this the 27th day of November, 2000.

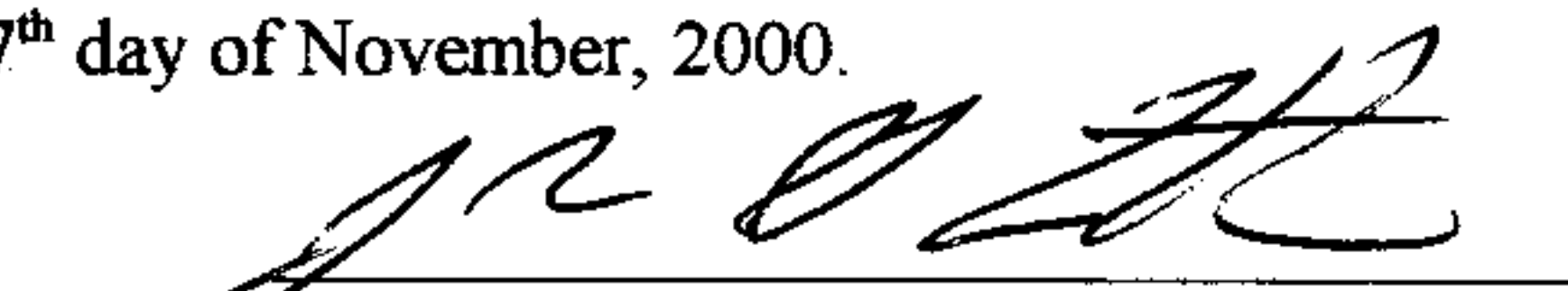
Investment Partners, Inc.

By: 
David B. Keith, President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that David B. Keith, whose name as President of Investment Partners, Inc., is signed to the foregoing General Warranty Deed, and who is known to me, acknowledged before me on this date that, being informed of the contents of the General Warranty Deed, he, in his capacity as President of said corporation, and with full authority, executed the same voluntarily as and for the act of said corporation.

Given under my hand and seal this 27th day of November, 2000.


Notary Public
My Commission Expires: 1/3/03

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10:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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