

This instrument was prepared by:
Kelley Winston
Law Offices of Raymond C. Winston
1800 12th Avenue South
Birmingham, AL 35205

Send Tax Notice to:
Michael A. Murdoch
Alice S. Murdoch
5150 Selkirk Drive
Birmingham, AL 35242

WARRANTY DEED, Joint Tenants with Right of Survivorship

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **One Hundred Thirty Seven Thousand Nine Hundred and 00/100 Dollars (\$137,900.00)** to the undersigned Grantor(s), in hand paid by the Grantee(s) herein, the receipt whereof is acknowledged, we, **Edward Lee McMinn and Terry S. McMinn, husband and wife**, (herein referred to as Grantor, whether one or more) do grant, bargain, sell and convey unto **Michael A. Murdoch and Alice S. Murdoch, husband and wife** (herein referred to as Grantee, whether one or more) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 28, Block 2, according to the Plat of Selkirk, a Subdivision of Inverness, as recorded in Map Book 6, Page 163, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

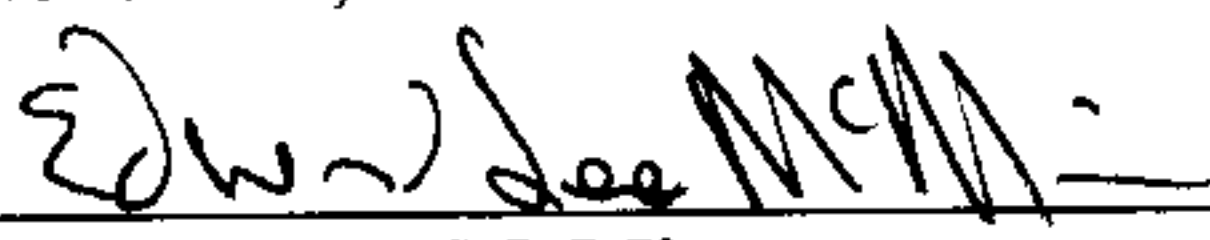
1. Ad valorem taxes and assessments not yet due and payable.
2. All easements, rights-of-way, restrictions, and reservations of record.

\$85,000.00 of the purchase price recited above was paid from the proceeds of a purchase money mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto 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 Grantee herein shall take as tenants in common.

AND, we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantee, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereto setforth our hands and seals, this 21st day of November, 2000.


Edward Lee McMinn


Terry S. McMinn

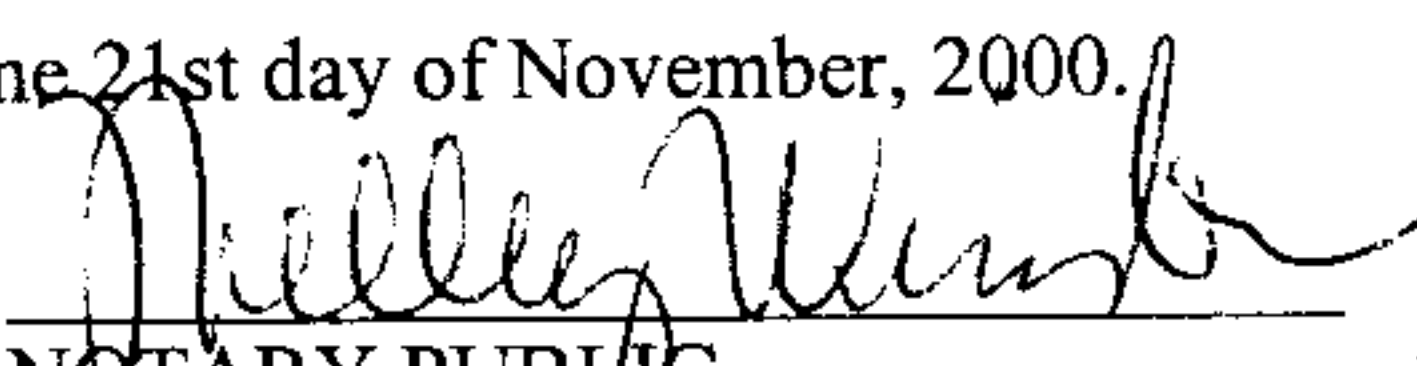
STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that **Edward Lee McMinn and Terry S. McMinn** whose names 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 have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 21st day of November, 2000.

My Commission Expires:

MY COMMISSION EXPIRES
OCTOBER 8, 2001


NOTARY PUBLIC
12/04/2000-41450
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 64.00

Inst # 2000-41450