

This Instrument Prepared By:

Scott J. Humphrey, L.L.C.
3825 Lorna Road, Suite 202
Hoover, Alabama 35244

Send Tax Notice To:

Derrick B. Banks
Josephine J. Banks
167 GRAND VIEW LANE
MAYLENE, AL 35114

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

Inst # 2001-02289

SPECIAL STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of One Hundred Sixty Four Thousand and No/100 Dollars (\$164,000.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

FEDERAL HOME LOAN MORTGAGE CORPORATION, organized and existing under the laws of the United States of America

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

DERRICK B. BANKS and JOSEPHINE J. BANKS

(herein referred to as "Grantees"), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY COUNTY, ALABAMA, to-wit:

LOT 10, ACCORDING TO THE SURVEY OF GRANDE VIEW ESTATES, GIVIANPOUR ADDITION TO ALABASTER, 2ND ADDITION, AS RECORDED IN MAP BOOK 20, PAGE 66 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

SUBJECT TO:

1. All taxes for the year 2001 and subsequent years, not yet due and payable.
2. Restrictive covenants shown on recorded plat of said subdivision. (But omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin)
3. Restrictive covenants contained in instrument recorded in instrument #1995-28543; Instrument #1995-28544; Instrument #1995-5890; Instrument #1995-5891; Instrument #1995-5892. (But omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin).
4. Rights, reservations, terms and conditions as set out in Instrument #1995-32654.

I HEREBY CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL THEREOF.


Closing Attorney

01/22/2001-02289
11:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWB 22.50

TO HAVE AND TO HOLD unto the said GRANTEES, as joint tenants with right of survivorship; 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.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION of all parties lawfully entitled thereto pursuant to the Code of Alabama (1975), and the amendments thereto.

PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantees.

IN WITNESS WHEREOF, the said Grantor, by Debbie Haley, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th day of Nov., 2000.

ATTEST:

Federal Home Loan Mortgage Corporation

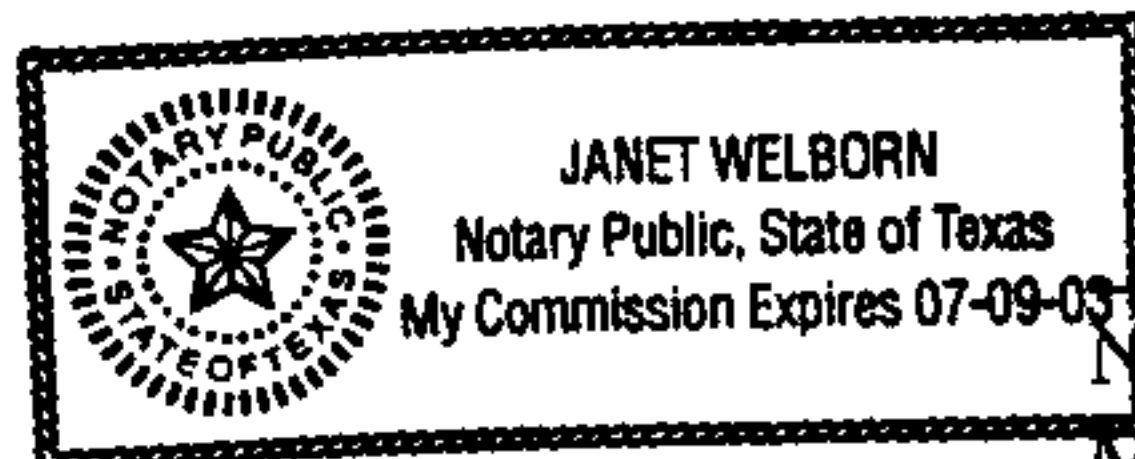
Kristi Weatherston
Its: ASSISTANT TREASURER

By: Debbie Haley
Its: DEBBIE HALEY
Assistant Treasurer

STATE OF TEXAS)
COUNTY OF DALLAS)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Debbie Haley, whose name as Assistant Treasurer of Federal Home Loan Mortgage 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 29th day of Nov., 2000.



Janet Welborn
Notary Public
My Commission Expires: _____

I HEREBY CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL THEREOF.

[Signature]
Closing Attorney

01/22/2001-02289
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