

This Instrument Prepared By:

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

Send Tax Notice To:

James Walker
4933 Indian Valley Road
Birmingham, AL 35244

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

SPECIAL STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of One Hundred Thirty Thousand and No/100 Dollars (\$130,000.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantees herein, the receipt whereof is acknowledged,

**NATIONSCREDIT FINANCIAL SERVICES CORPORATION
F/K/A NATIONSCREDIT HOME EQUITY SERVICES CORP.**

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

JAMES WALKER and ALICE E. WALKER

(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 1, Block 2, according to the Survey of Indian Valley, Sixth Sector, as recorded in Map Book 5, page 118, in the Probate Office of Shelby County, Alabama. ALSO commence at the Northeasterly corner of Lot 2, Indian Valley, Sixth Sector as recorded in Map Book 5, page 118, in the Probate Office of Shelby County, Alabama; thence in a Southwesterly direction along the Southeasterly line of said Lot 2, a distance of 69.68 feet to the point of beginning; thence continue along last described course a distance of 37.32 feet; thence 166 degrees 18 minutes right in a Northerly direction a distance of 21.11 feet; thence 30 degrees 16 minutes right, in a Northeasterly direction a distance of 17.54 feet to the point of beginning; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes and assessments for the year 2001, and subsequent years, which are not yet due and payable.
2. 60 foot building line, as shown by recorded map.

Inst # 2001-02383

**01/23/2001-02383
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMB 24.00**

3. 10 foot Easement on Northeast and Southeast, as shown by recorded map.
4. Restrictions as shown by recorded Map.
5. Restrictions or Covenants recorded in Misc. Volume 9, page 143 and Misc. Volume 2, page 885, in the Probate Office of Shelby County, Alabama, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.
6. Mineral and mining rights and rights incident thereto recorded in Volume 181, page 385, in the Probate Office of Shelby County, Alabama.
7. Easement to 5 T's recorded in 284, page 885, in the Probate Office of Shelby County, Alabama.
8. Right of Way granted to Alabama Power Company by instrument recorded in Volume 107, page 121; Volume 161, page 493; Volume 102, page 53 and Volume 104, page 213, in the Probate Office of Shelby County, Alabama.
9. Less and except any part of subject property lying within a road right of way.

\$123,250.00 of the purchase price recited above has been paid by a purchase money mortgage loan closed simultaneously herewith.

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.

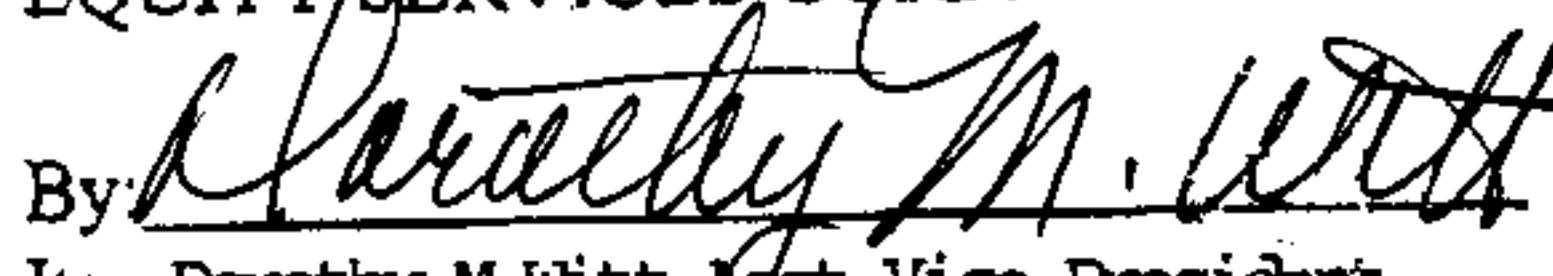
PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantees.

IN WITNESS WHEREOF, the said Grantor, by Dorothy M Witt Asst. Vice President who is authorized to execute this conveyance, has hereto set its signature and seal, this the 20th day of December, 2000.

ATTEST:


Its: Shirley J Corbett Asst. Secretary

NATIONSCREDIT FINANCIAL SERVICES
CORPORATION F/K/A NATIONSCREDIT HOME
EQUITY SERVICES CORP.

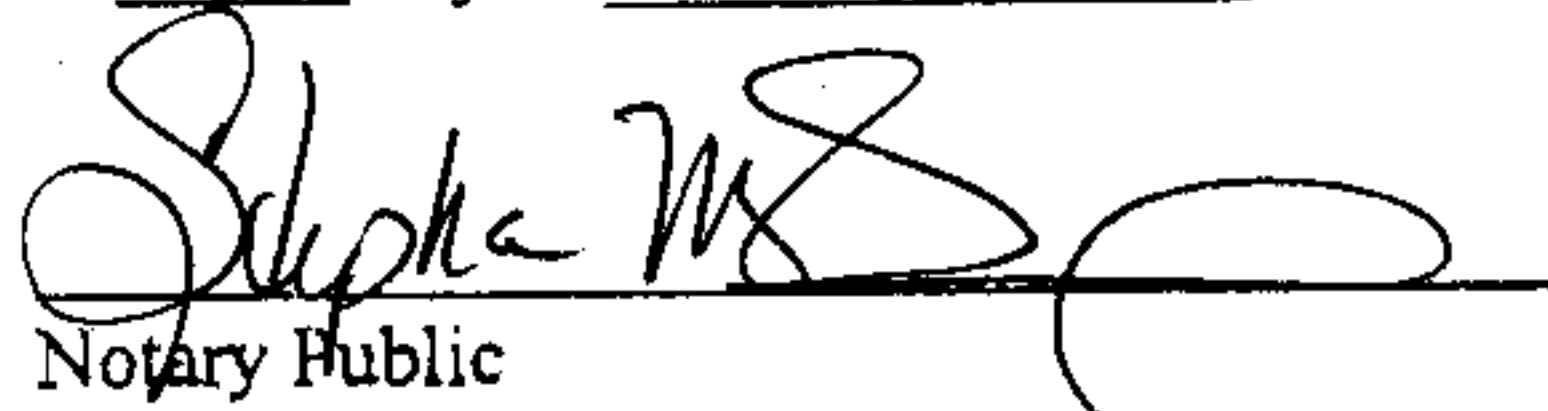
By 
Its: Dorothy M Witt Asst. Vice President

STATE OF Florida)
COUNTY OF Duval)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Dorothy M Witt, whose name as Asst Vice President of NationsCredit Financial Services Corporation f/k/a NationsCredit Home Equity Services Corp., 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 20th day of December, 2000.

STEPHANIE MCDANIEL
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC948439
EXPIRES 8/26/2004
BONDED THRU ASA 1-888-NOTARY1


Notary Public
My Commission Expires: _____

6,750

Inst # 2001-02383

01/23/2001-02383
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NMB 24.00