

THIS INSTRUMENT PREPARED BY:
THOMAS L. FOSTER, ATTORNEY
1201 NORTH 19TH STREET
BIRMINGHAM, AL 35234

SEND TAX NOTICE TO:
Daniel E. Hoskins & Janet W. Hoskins
4548 Eagle Point Dr.
Birmingham, AL 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA) KNOW ALL MEN BY THESE PRESENTS,
JEFFERSON COUNTY)

That in consideration of ---Two Hundred Forty-four Thousand Nine Hundred and no/100
(\$244,900.00) Dollars
To the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof
is acknowledged, we, Ahmad Abdu-Hasib Lightfoot and wife, Laronica K. Lightfoot

(herein referred to as grantors) do grant, bargain, sell and convey unto

Daniel E. Hoskins and Janet W. Hoskins

(herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following
described real estate, situated in Shelby County, Alabama, to-wit:

Lot 12-A of a Resurvey of Lots 12 and 15 of Eagle Point, First Sector, as
recorded in Map Book 18, page 14 in the Probate Office of Shelby County,
Alabama, Being situated in Shelby County, Alabama.

Subject to ad valorem taxes for the current tax year.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations,
if any, of record.

\$220,400.00 of the consideration recited above was paid from a mortgage loan
executed simultaneously herewith.

Inst # 2001-03596

02/01/2001-03596

11:15 AM CERTIFIED

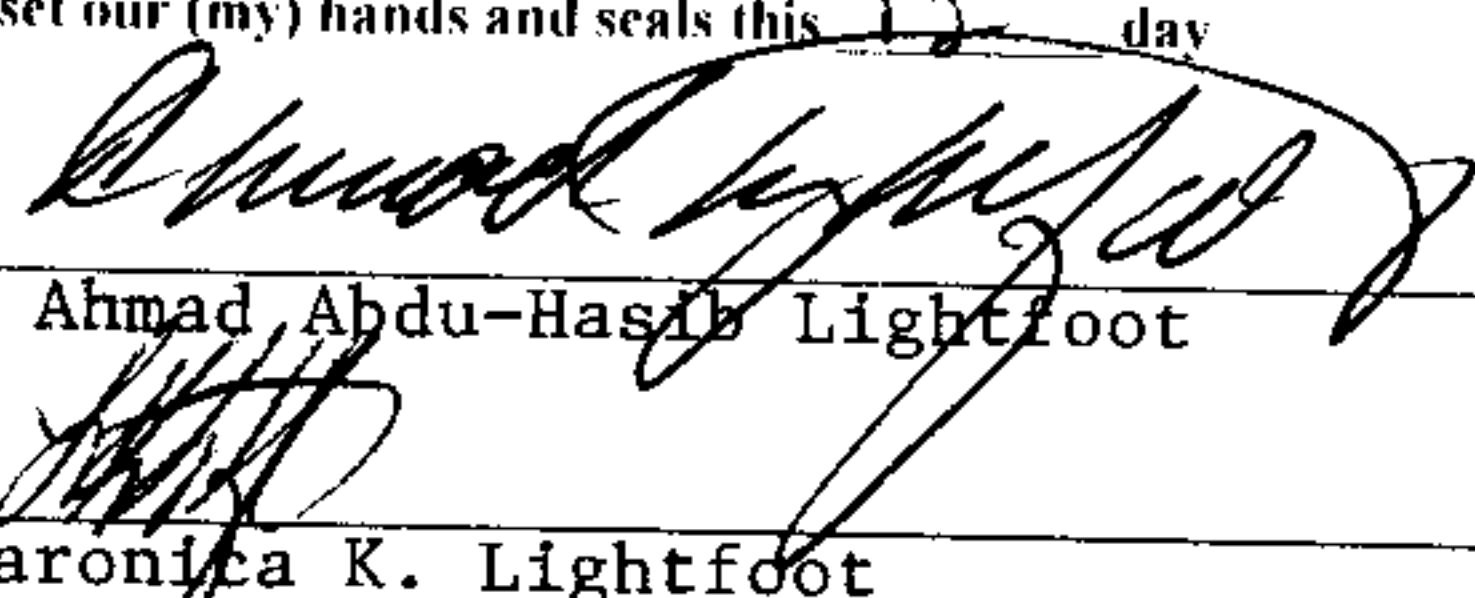
SHELBY COUNTY JUDGE OF PROBATE

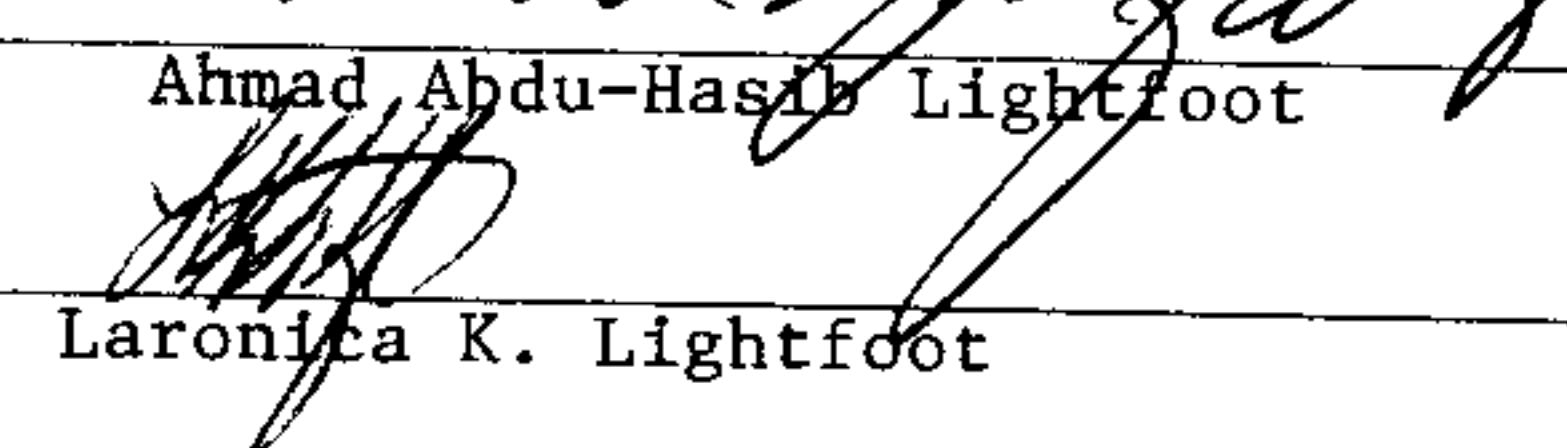
001 MNB 35.50

TO HAVE AND TO HOLD unto the said GRANTEEES 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
grantees herein shall take as tenants in common.

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

IN WITNESS WHEREOF, we (I) have hereunto set our (my) hands and seals this 12th day
of January, 2001.

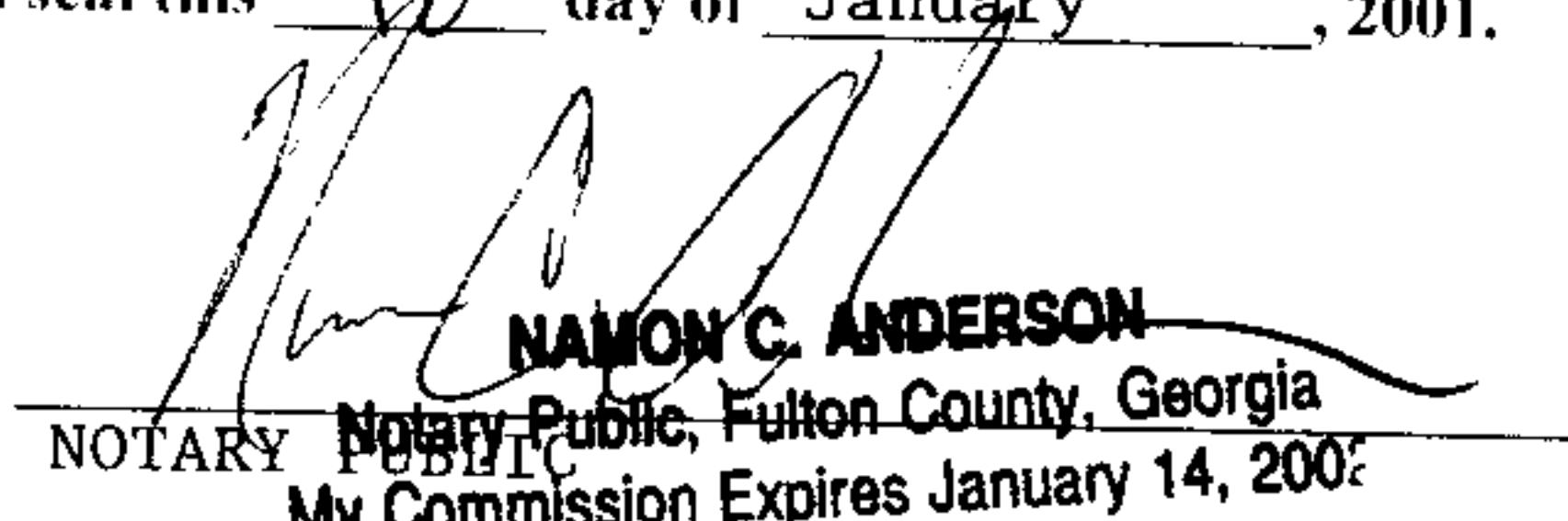

Ahmad Abdu-Hasib Lightfoot


Laronica K. Lightfoot

STATE OF ~~XXXXXX~~ GEORGIA
JEFFERSON COUNTY OF Fulton.

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Ahmad Abdu-Hasib Lightfoot and wife, Laronica K. Lightfoot whose name(s)
is/are signed to the foregoing conveyance and who is/are known to me acknowledged before me that
being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the
day the same bears date.

Given under my hand and official seal this 12th day of January, 2001.


NAMON C. ANDERSON
NOTARY PUBLIC, Fulton County, Georgia
My Commission Expires January 14, 2002