

Send Tax Notice To:
Curtis W. Fergason
201 Windchase Drive
Birmingham, Alabama 35242

This instrument was prepared by:
James W. Fuhrmeister
Allison, May, Alvis, Fuhrmeister
& Kimbrough, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

Warranty Deed

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF Two Hundred Eighty Thousand Dollars and 00/100 (\$280,000.00) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, Michael William Harris and his wife, Karen Harris (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto Curtis W. Fergason and his wife, Carolyn M. Fergason, (herein referred to as Grantees, whether one or more), in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 55, according to the Survey of Windchase, Givianpour's Addition to Meadow Brook, as recorded in Map Book 18, Page 55 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

1. General and special taxes or assessments for 2001 and subsequent years not yet due and payable.
2. Coal, oil, gas and other mineral interests in, to or under the land herein described are not insured.
3. Subject to existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

NOTE: \$ 238,000.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.

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TO HAVE AND TO HOLD unto the said Grantee his heirs and assigns, forever in fee simple forever, together with every contingent remainder and right of reversion.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, 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 I will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantees, their heirs, and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 15th day of February, 2001.



Michael William Harris

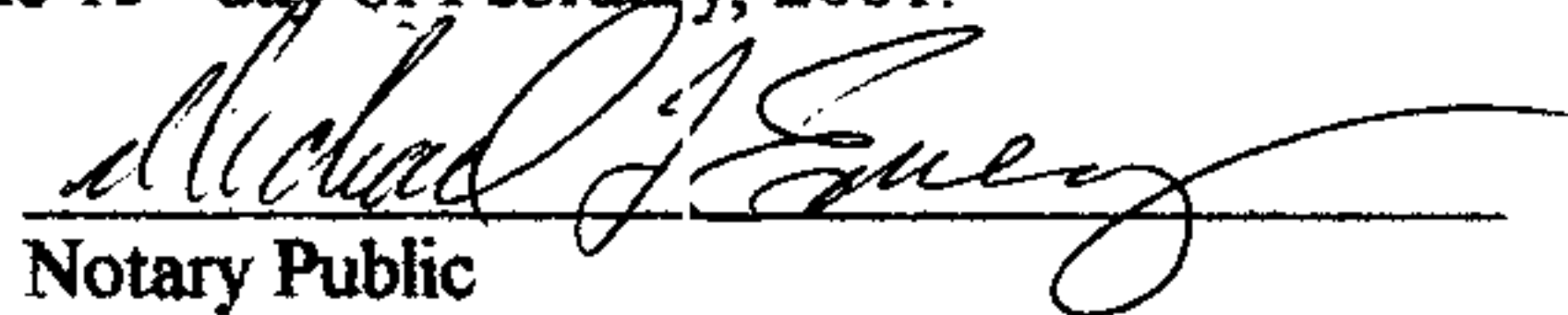


Karen Harris

STATE _____
COUNTY _____

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael William Harris and Karen Harris, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 15th day of February, 2001.



Notary Public

My Commission Expires: _____

NOTARY PUBLIC FOR SOUTH CAROLINA
MY COMMISSION EXPIRES NOVEMBER 20, 2010

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