

SEND TAX NOTICES TO:

JAMES PATRICK HUNTER, II & RITA J. HUNTER
4005 MILNER WAY
BIRMINGHAM, AL 35242

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of THREE HUNDRED FOUR THOUSAND & NO/100 DOLLARS to the undersigned grantor, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, **GERALD L. CULVER, AN UNMARRIED MAN**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto JAMES PATRICK HUNTER, II AND RITA J. HUNTER

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

Lot 118, according to the Survey of Final Record Plat of Greystone Farms, Milner Crescent Sector, Phase 2, as recorded in Map Book 21, page 33, of the Office of the Judge of Probate of Shelby County, Alabama.

Subject to: All easements, restrictions, covenants, rights of way of record; taxes for 2001 and of subsequent years not yet due and payable.

\$ 273,600.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for himself, his heirs, executors, successors and assigns, covenant with said Grantee, his/her/their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and his heirs, executors, successors and assigns shall warrant and defend same to said Grantee, his/her/their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 16th day of October, 2000.

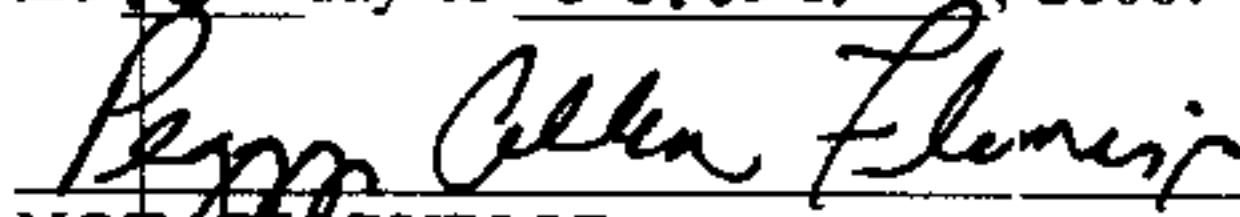


(GRANTOR) **GERALD L. CULVER**

STATE OF Alabama)
COUNTY Shelby)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Gerald L. Culver, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same voluntarily as his act, on the day the same bears date.

Given under my hand and official seal, this the 16 day of October, 2000.



NOTARY PUBLIC NOTARY PUBLIC STATE OF ALABAMA AT LARGE
My Commission Expires MY COMMISSION EXPIRES: Apr 10, 2004
BONDED TRUST NOTARY PUBLIC UNDERWRITERS

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, AL 35244
(205) 733-1303

03/01/2001-06992
08:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 41.50

Inst # 2001-06992