

This instrument was prepared by

(Name) Massey & Stotser, P.C.

(Address) P.O. Box 94308
Birmingham, Alabama 35220-4308

Send Tax Notice To: Christopher T. Adams

name

1267 Old Cahaba Trace

address

Helena, Alabama 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THIRTY SIX THOUSAND FIVE HUNDRED AND NO/100-----
----- DOLLARS (\$136,500.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Terry D. Hudziak and wife, Peggy B. Hudziak

(herein referred to as grantors) do grant, bargain, sell and convey unto Christopher T. Adams and wife, April R. Adams

(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 314, according to the Survey of Old Cahaba Oak Ridge Sector, as recorded
in Map Book 25, Page 59, in the Probate Office of Shelby County, Alabama.

Subject to: (1) Taxes for the year 2001 and subsequent years. (2)
Easements, restrictions, reservations, rights-of-way, limitations, covenants
and conditions of record, if any. (3) Mineral and mining rights, if any.

\$129,650.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

Inst # 2001-07049

03/01/2001-07049
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 18.00

TO HAVE AND TO HOLD Unto the said GRANTEES 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 GRANTEES, 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 27th
day of February, 2001.

(Seal)

(Seal)

(Seal)

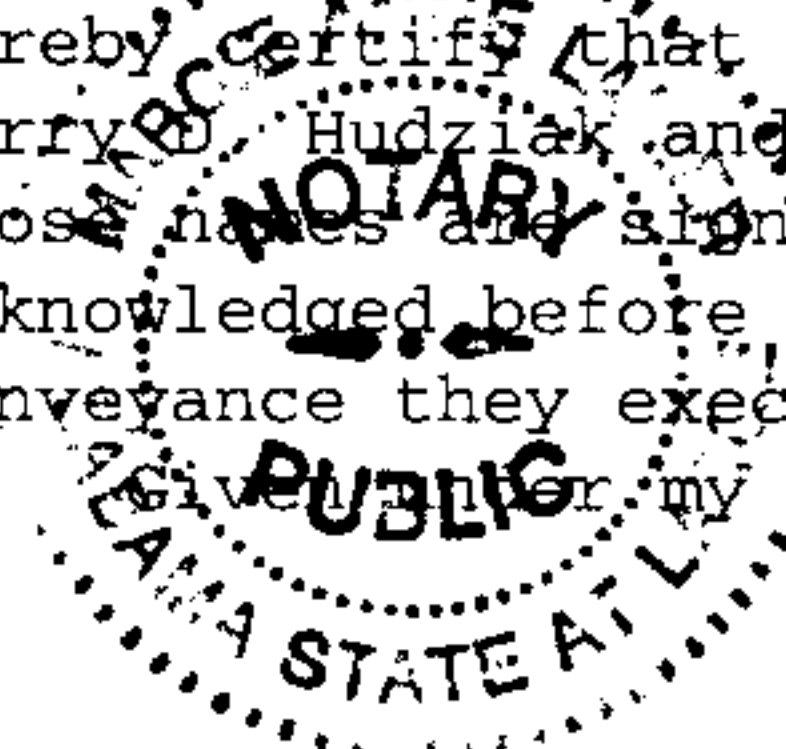
Terry D. Hudziak
Terry D. Hudziak (Seal)

Peggy B. Hudziak
Peggy B. Hudziak (Seal)

(Seal)

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for the said County, in said State, hereby certify that
Terry D. Hudziak and wife, Peggy B. Hudziak
whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.
Given under my hands and official seal this 27th day of February, 2001.



Marie Ann [Signature]
Notary Public

My Commission Expires: 11/5/01