

THIS INSTRUMENT PREPARED BY:

DOUGLAS ROGERS, Attorney at Law
3106 Independence Drive, Birmingham, AL 35209

SEND TAX NOTICE TO:

Anne Marie Everly
Joseph Everly
831 Willow Drive
Birmingham, AL 35244

Inst. # 2001-20460
05/21/2001-20460
12:27 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NB 22.00

WARRANTY DEED
(Joint Tenants With Right Of Survivorship)

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That in consideration of

One Hundred Ninety Two Thousand and no/100-----Dollars (\$192,000.00),

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we, **Richard K. Richardson and wife, Andrea M. Richardson and Kristin H. Richardson, a single person** (herein referred to as Grantors), do grant, bargain, sell and convey unto **Anne Marie Everly and Joseph Everly** (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 19, according to the Survey of , Sixth Addition to Riverchase Country Club, as recorded in Map Book 7, page 93, in the Office of the Probate Office of Shelby County, Alabama.

Subject to easements, restrictions, rights of way and building lines of record.

Subject to taxes for 2001.

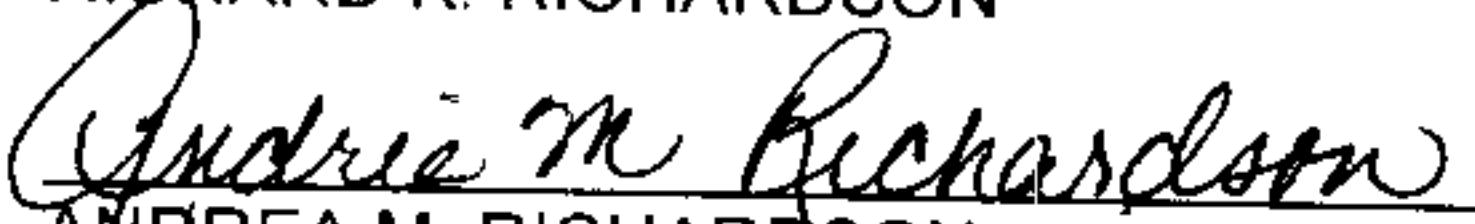
\$182,400.00 of the above consideration was paid from mortgage loans closed simultaneously herewith.

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, I (we) have hereunto set my (our) hand(s) and seal(s), this 30th day of April, 2001.


RICHARD K. RICHARDSON (SEAL)

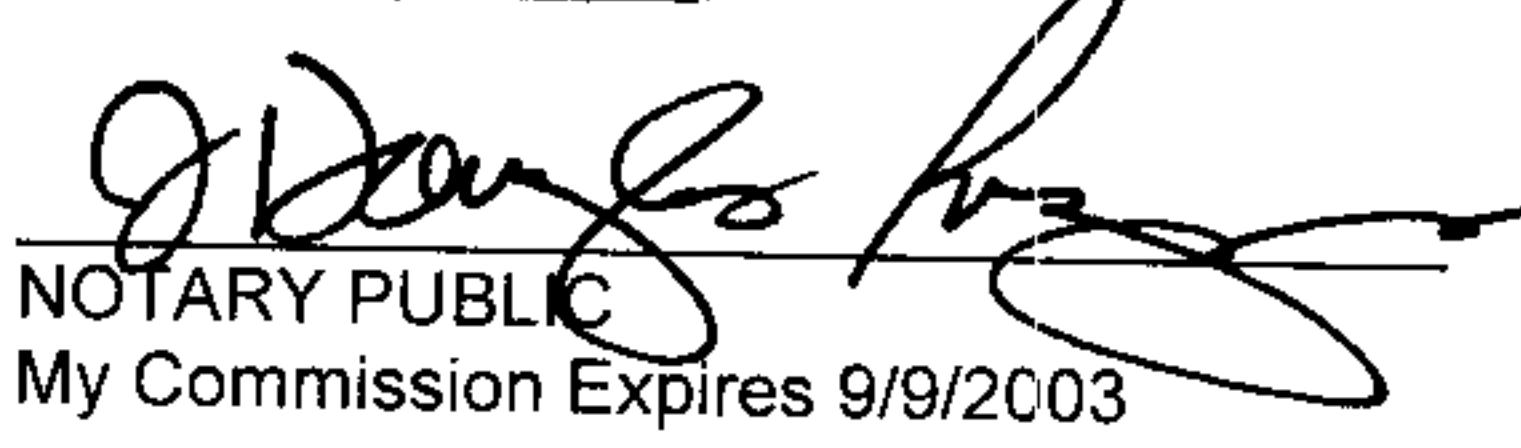

ANDREA M. RICHARDSON (SEAL)


KRISTIN H. RICHARDSON (SEAL)

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Richard K. Richardson, Andrea M. Richardson and Kristin H. Richardson whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day, 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 30th day of April, 2001


NOTARY PUBLIC
My Commission Expires 9/9/2003