

Send tax notice to:
Tommy Lane Lyle and
Norma Willette Lyle
205 Twin Oaks Way
Chelsea, AL 35043

This instrument prepared
Stewart National Title, Inc.
3595 Grandview Parkway
Suite 350
Birmingham, AL 35243

Inst # 2001-24199

06/13/2001-24199
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CJI 100.00

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS

That in consideration of One Hundred Sixty-Eight Thousand and no/100 Dollars (\$168,000.00), in hand paid to the undersigned, John L. Phillips and wife, Lori E. Phillips, (hereinafter referred to as the "Grantors") by Tommy Lane Lyle and wife, Norma Willette Lyle, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantors do, by these presents, grant, bargain, sell, and convey unto the Grantees the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 12, according to the Survey of Twin Oaks, as recorded in Map Book 22, Page 108, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2001.
2. 30 foot building line on the front of lot as shown on recorded map.
3. 37.5 foot building line from the power line on the west side as shown on recorded map.
4. Easement to Alabama Power Company on the west side of undetermined size as shown on recorded map.
5. Restrictions as shown on recorded map.

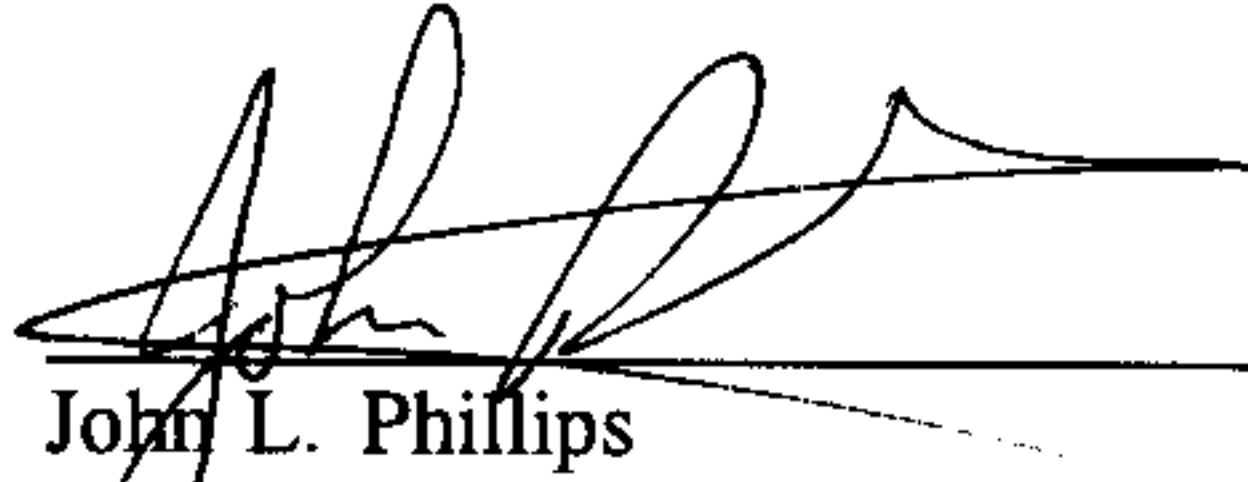
6. Right-of-way granted to Alabama Power Company recorded in Volume 112, Page 53; Volume 306, Page 398; Volume 148, Page 12 and Volume 134, Page 123.
7. Right-of-way granted to South Central Bell Telephone Company recorded in Volume 135, Page 121.
8. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto as recorded in Volume 251, Page 11.
9. Restrictions and covenants appearing of record in Inst. #1997-22950 and Inst. #1997-6989.

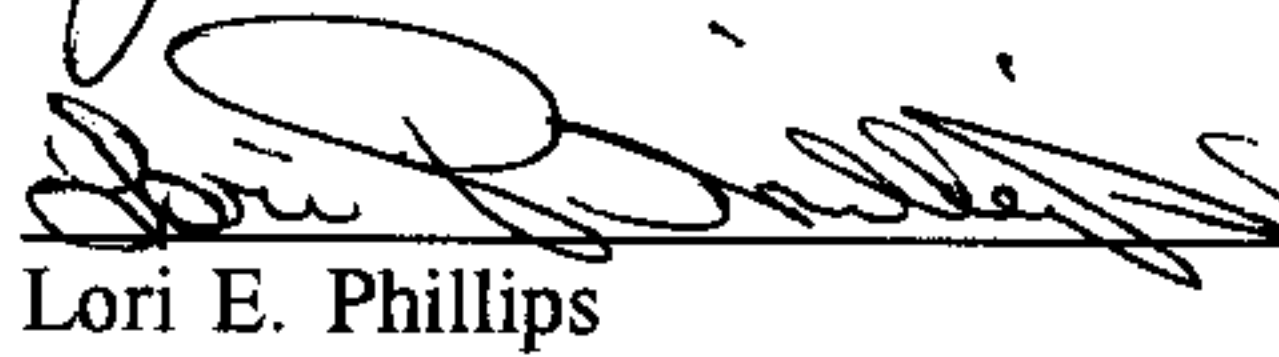
(\$85,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with said Grantees, their heirs, executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators and assigns shall, warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 31st day of May, 2001.

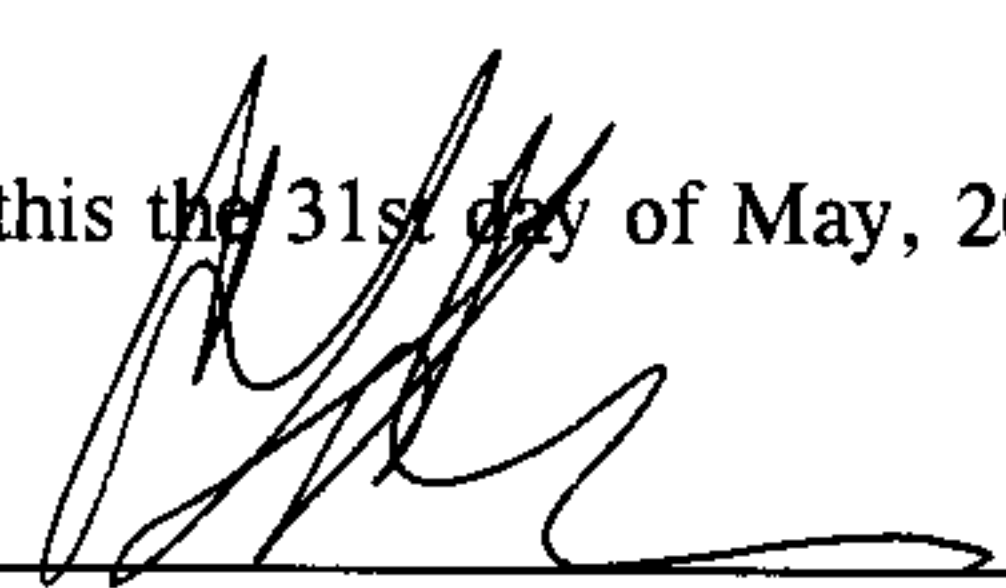

John L. Phillips


Lori E. Phillips

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that John L. Phillips and wife, Lori E. Phillips, 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 the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 31st day of May, 2001.


Notary Public

[NOTARIAL SEAL]

My Commission expires: 9-9-03

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