

This Instrument prepared by:
Nancy C. Drummond, Esq.
King, Drummond & Dabbs, P.C.
100 Centerview Drive, Suite 180
Birmingham, Alabama 35216

Send Tax Notice To:
Robert Leslie Palmer
Huisuk Kim Palmer
529 Canterbury Road
Pelham, Alabama 35124

STATE OF ALABAMA)

COUNTY OF SHELBY)

GENERAL WARRANTY DEED
Joint Tenants with Right of Survivorship

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Eighty-Four Thousand Five Hundred and No/100 Dollars (\$84,500.00) and other good and valuable consideration, to the undersigned Grantor, in hand paid by the Grantees herein, the receipt whereof is acknowledged, the undersigned, MARILYN A. SIRAGUSA, an unmarried woman ("Grantor") does hereby grant, bargain, sell and convey unto ROBERT LESLIE PALMER and wife, HUISUK KIM PALMER ("Grantees"), as joint tenants with right of survivorship, all her right, title, and interest in the real estate described below, together with any and all buildings, improvements, fixtures, and appurtenances thereon or appertaining thereto:

Lot 21, Block 5, according to the Survey of Oak Mountain Estates, Sixth Sector, as recorded in Map Book 5, Page 102, in the Probate Office of Shelby County, Alabama.

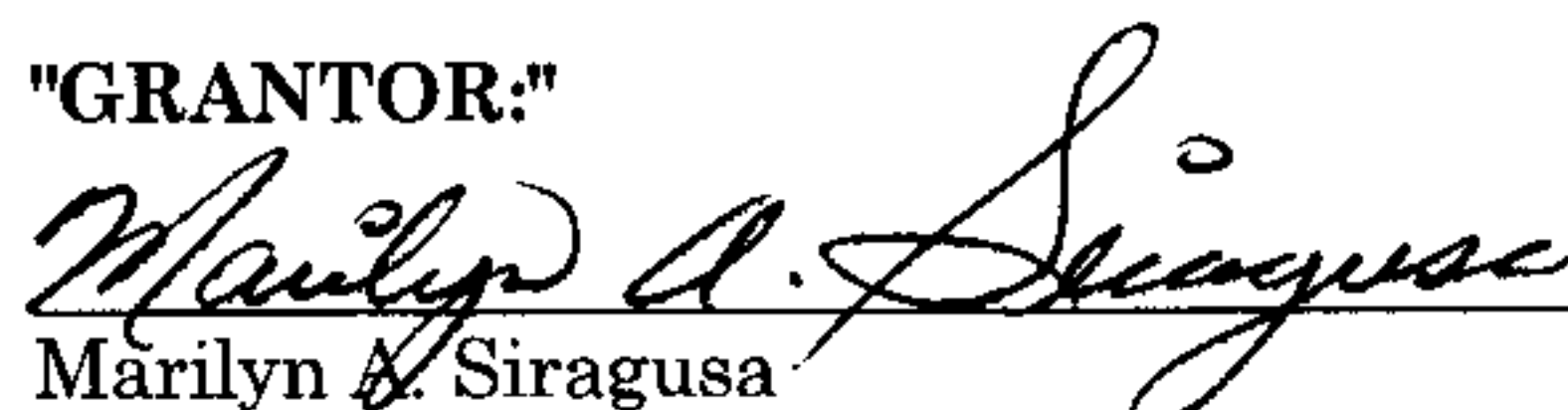
SUBJECT TO:

1. Taxes for the year 2001 and subsequent years, not yet due and payable.
2. Easements, building line and restrictions as shown on map recorded in Book 5, Page 102.
3. Restrictions and covenants appearing in instrument recorded in Misc. 1, Page 836.
4. All minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.

TO HAVE AND TO HOLD, to the said Grantees as joint tenants with right of survivorship. And said Grantor does for herself, and for the heirs, personal representatives and assigns covenant with said Grantees, and the heirs, personal representatives and assigns of Grantees, that Grantor is lawfully seized in fee simple of the Property, that the Property is free from all encumbrances, except as noted above, that Grantor has a good right to sell and convey the same as aforesaid, and that Grantor will, and the heirs, personal representatives and assigns of Grantor shall, warrant and defend the same to the said Grantees, and the heirs, personal representatives and assigns of Grantees forever against the lawful claims of all persons.

IN WITNESS WHEREOF, Grantor has hereunto set her hand and seal this 1st day of August, 2001.

"GRANTOR:"


 [SEAL]
Marilyn A. Siragusa

08/03/2001-32324
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NSB
Inst. # 2001-32324

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Marilyn A. Siragusa, 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 said instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office this the 1st day of August, 2001.



Notary Public

[Notarial Seal]

My Commission Expires:

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan. 29, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS**

Inst # 2001-32324

08/03/2001-32324

09:54 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MSB 98.50