WARRANTY DEED

State of Alabama)	To All To Whom These Presents Shall Come, Greetings:
Shelby County)	

BETUKNOUN THAT in consideration of Ten and No/100 Dollars (\$10.00) to the undersigned Grantors in hand paid by the Grantee herein, the receipt and sufficiency whereof is hereby acknowledged, SAMMY KAY SKINNER and wife, BRENDA M. SKINNER, (herein referred to as "Grantors"), have bargained and sold and by theses presents do grant, bargain, sell and convey unto SAMMY K. SKINNER, JR., (herein referred to as "Grantee"), the following described real estate, situated in Jefferson County, Alabama, to-wit:

Lot 8, according to the Survey of Deer Spring Estate, as recorded in Map Book 5, page 38, in the Probate Office of Shelby County, Alabama.

Subject to advalorem taxes for the years 2001, and thereafter; easements, restrictions, covenants, and rights of way of record.

\$63,400.00 of the purchase price recited above was paid from the proceeds of two mortgage loans closed simultaneously herewith.

Grantee's Address: 1604 Deer Springs Road, Pelham, Alabama 35124

TO HAVE AND TO HOLD to the said Grantee, his heirs and assigns forever. And we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantee, his heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said Grantee, his heirs and assigns forever, against the lawful claims of all persons.

IN WITCHESS WHEREOF, we have hereunto set our hands and seals, this 31st day of July, 2001.

Sammy Kay	Skinner	(Seal)	Brenda M. Skinner	(Seal)
State of Alabama Jefferson County)			

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Sammy Kay Skinner and Brenda M. Skinner 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, she executed the same voluntarily on the day the same bears date.

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

Notary Public

My commission expires: 10-31-03

This instrument was prepared by: Larry R. Newman

The Newman Law Firm 300 Office Park Drive Birmingham, AL 35223