

Send tax notice to:
Richard Grant Briggs and
Bernadette B. Briggs
3016 Raven Circle
Birmingham, AL 35244

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

STATE OF ALABAMA
COUNTY OF SHELBY

Inst. # 2001-33284

08/08/2001-33284
09:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 24.00

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Twenty-Seven Thousand and no/100 Dollars (\$227,000.00), in hand paid to the undersigned Minton L. O'Neal and wife, Sandra R. O'Neal, (hereinafter referred to as the "Grantors") by Richard Grant Briggs and wife, Bernadette B. Briggs, (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 Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 20, according to the Survey of Audubon Forest, First Addition, as recorded in Map Book 11, Page 122, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2001.
2. 35-foot building setback line from Rowen Circle; 10-foot easement along rear and 12.5-foot easement along the Southwest property line as shown on recorded map of said subdivision.
3. Reservation of mineral and mining rights in the instrument recorded in Deed Book 4, Page 553,

- together with the appurtenant rights to use the surface.
4. Covenants, conditions and restrictions as set forth in instrument document recorded in Real Book 144, Page 480 and Instrument #1992-22739.
 5. Transmission liner permit to Alabama Power Company as recorded in Real Book 182, page 555.

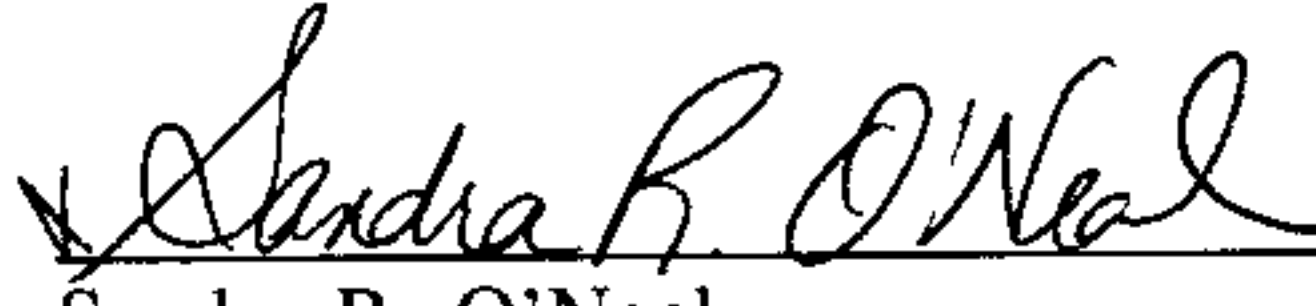
(\$220,190.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do, for themselves, their heirs, executors, administrators and assigns, covenant with the 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 said 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 July, 2001.


Minton L. O'Neal

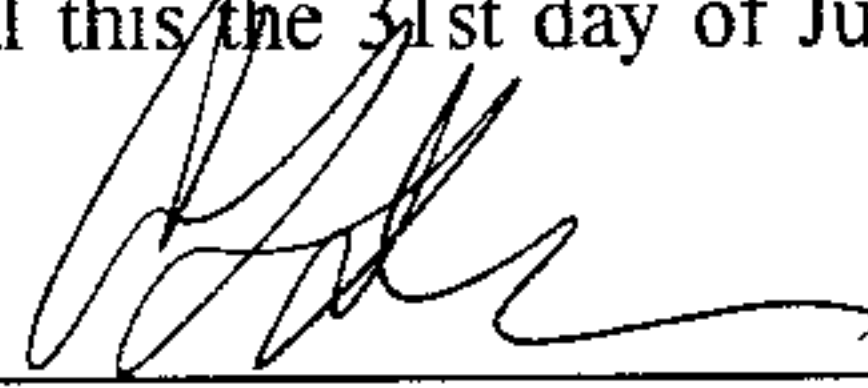

Sandra R. O'Neal

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby
certify that Minton L. O'Neal and wife, Sandra R. O'Neal, 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 July, 2001.



Notary Public

[NOTARIAL SEAL]

My Commission expires: 9-9-03

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