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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

DAVID A. STEIN
2776 BERKLEY DRIVE
BIRMINGHAM, AL 35242

Inst # 2001-48852

11/13/2001-48852
07:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 138.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED NINETY NINE THOUSAND DOLLARS and 00/100 (\$399,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JERI C. PERRY and HUSBAND, ROGER W. PERRY (herein referred to as GRANTORS) do grant, bargain, sell and convey unto DAVID A. STEIN, AN UNMARRIED PERSON and NANCY L. CHRISTIAN, AN UNMARRIED PERSON, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 8, ACCORDING TO THE MAP AND SURVEY OF WOODFORD, 1ST ADDITION, AMENDED, AS RECORDED IN MAP BOOK 9, PAGE 8, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:


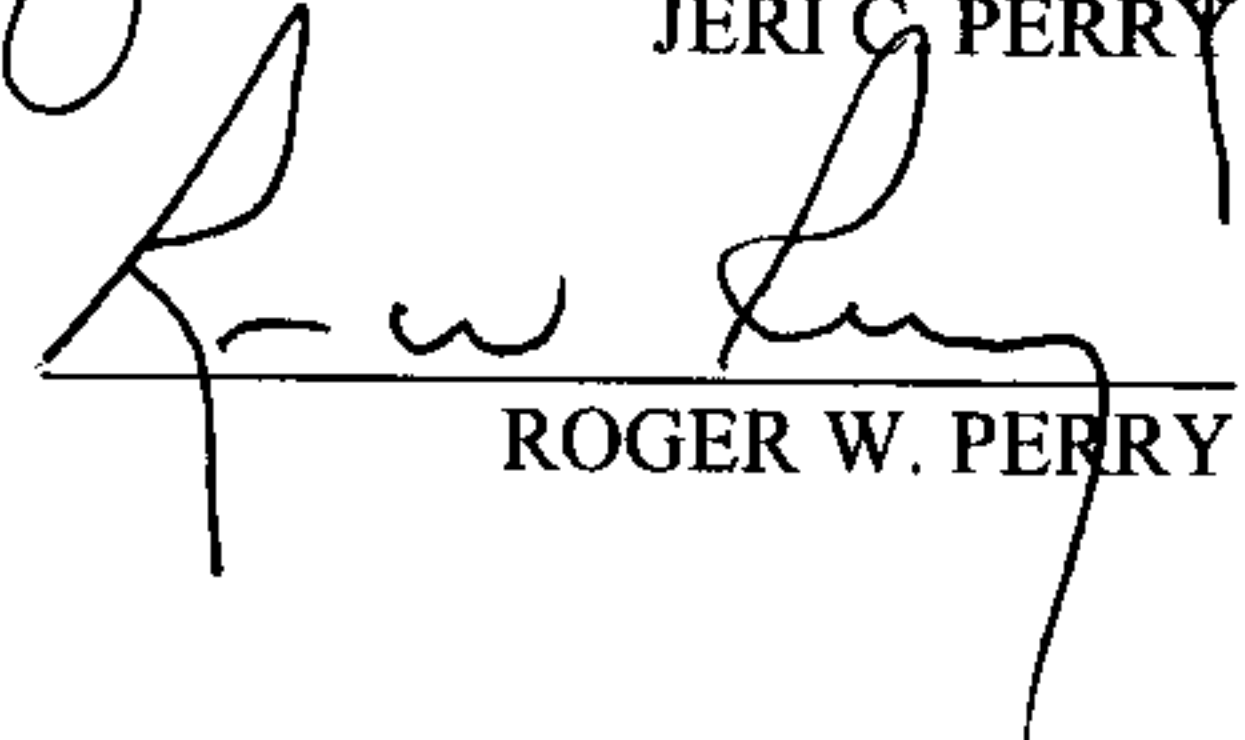
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED IN DEED BOOK 48, PAGE 427 AND DEED BOOK 64, PAGE 267, TOGETHER WITH THE APPURTENANT RIGHTS TO USE THE SURFACE.
3. COVENANTS, CONDITIONS, AND RESTRICTIONS AS SET FORTH IN INSTRUMENT DOCUMENT RECORDED IN REAL BOOK 92, PAGE 175.
4. AGREEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN REAL 92, PAGE 190 AND REAL 106, PAGE 522.
5. RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 310, PAGE 978 AND DEED BOOK 307, PAGE 423.
6. AGREEMENT TO ALABAMA POWER COMPANY FOR UNDERGROUND DISTRIBUTION AS RECORDED IN REAL 307, 423.
7. RESTRICTIONS, PUBLIC UTILITY EASEMENTS, AND SETBACK LINES AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.

\$275,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES 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 GRANTEES, his, her, or 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JERI C. PERRY and HUSBAND, ROGER W. PERRY, have hereunto set his, her or their signature(s) and seal(s), this the 22nd day of October, 2001.

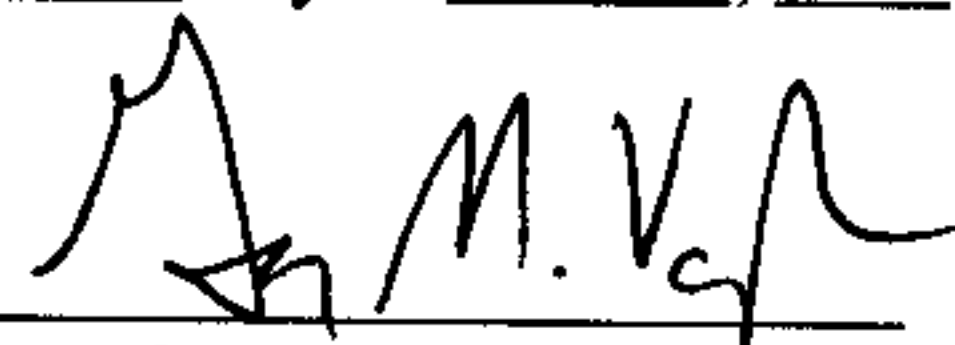

JERI C. PERRY

ROGER W. PERRY

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JERI C. PERRY and ROGER W. PERRY, 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of October, 2001.


Notary Public

My commission expires: 9.29.01

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