

TP-9919

STATUTORY WARRANTY DEED

The State of Alabama)
)
SHELBY County)

To All to Whom These Presents Shall Come, Greetings:

Inst # 2001-50781

Be It Known That IN CONSIDERATION OF TEN AND NO/100 DOLLARS (\$10.00) CASH AND OTHER GOOD AND VALUABLE CONSIDERATIONS TO THE UNDERSIGNED GRANTOR, IN HAND PAID BY THE GRANTEE HEREIN, THE RECEIPT AND SUFFICIENCY WHEREOF IS HEREBY ACKNOWLEDGED, BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE FOR UCFC LOAN TRUST 1996-D1, A CORPORATION, (HEREIN REFERRED TO AS THE "GRANTOR"), HAS BARGAINED AND SOLD AND BY THESE PRESENTS DOES *grant, bargain, sell and convey* UNTO JAMES S. JEFFERS AND LYNN M. JEFFERS, (HEREIN REFERRED TO AS THE "GRANTEES"), AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP, THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 2218, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 22ND ADDITION, AS RECORDED IN MAP BOOK 9, PAGE 124, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO ADVALOREM TAXES FOR THE YEARS 2002, AND THEREAFTER, AND EASEMENTS, CONDITIONS, LIMITATIONS, RESTRICTIONS, COVENANTS AND RIGHTS OF WAY OF RECORD.

THE GRANTEES' ADDRESS IS 876 TULIP POPLAR DRIVE, BIRMINGHAM, ALABAMA 35244

It is further understood and agreed BETWEEN THE PARTIES HERETO THAT THE GRANTOR ACQUIRED TITLE TO THE PROPERTY HEREIN DESCRIBED ON MAY 22, 2001, BY PURCHASE AT FORECLOSURE SALE HELD UNDER POWER OF SALE CONTAINED IN THAT CERTAIN MORTGAGE RECORDED IN INSTRUMENT NO. 1996-40124, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, SAID FORECLOSURE SALE BEING EVIDENCED BY FORECLOSURE DEED DELIVERED TO THE GRANTOR AND RECORDED IN INSTRUMENT NO. 2001-20861, IN SAID PROBATE OFFICE, AND THAT THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL RIGHTS OF REDEMPTION, LEGAL OR EQUITABLE, ARISING OUT OF SAID FORECLOSURE SALE.

To Have and to Hold TO 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.

In Witness Whereof, THE SAID GRANTOR, BY ITS ATTORNEY IN FACT, INTEGRATED ASSET SERVICES, INC., BY ITS Vice PRESIDENT, WHO IS AUTHORIZED TO EXECUTE THIS CONVEYANCE, HAS HERETO SET ITS SIGNATURE AND SEAL AS THE ATTORNEY IN FACT FOR THE GRANTOR, THIS THE 14 DAY OF NOVEMBER, 2001.

BANKERS TRUST COMPANY OF CALIFORNIA, N.A.,
TRUSTEE FOR UCFC LOAN TRUST 1996-D1

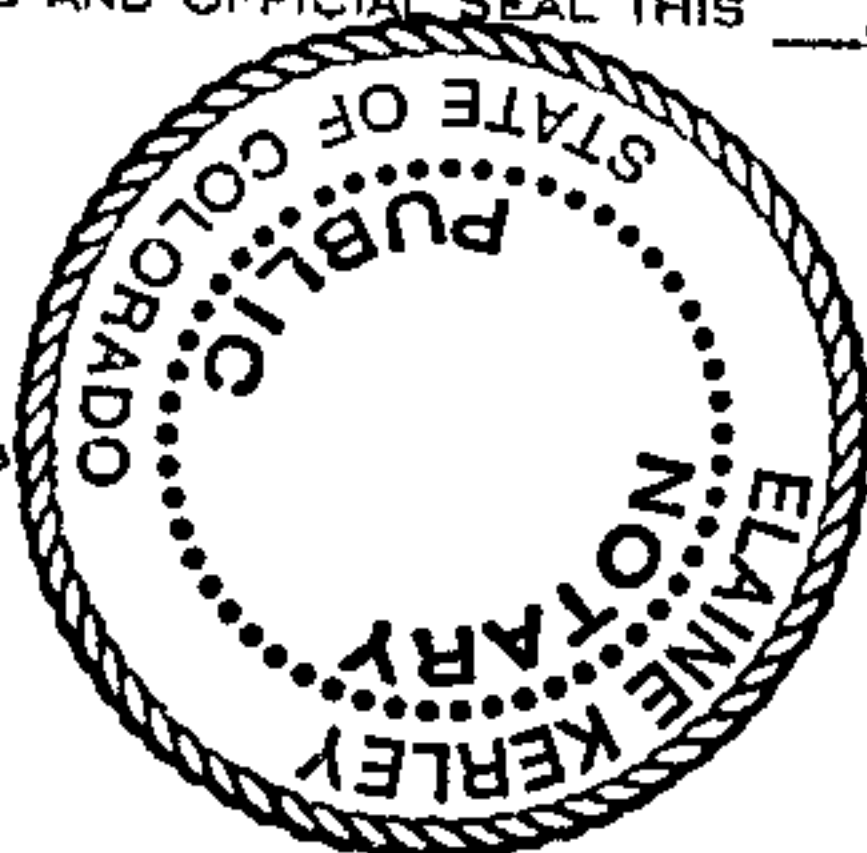
BY INTEGRATED ASSET SERVICES, INC.
AS ATTORNEY IN FACT

BY: Kathryn L. Berthiaume
ITS Vice PRESIDENT

THE STATE OF Colorado)
)
ARAPAHOE COUNTY)

I, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN SAID STATE, HEREBY CERTIFY THAT KATHRYN L. BERTHIAUME, WHOSE NAME AS Vice PRESIDENT OF INTEGRATED ASSET SERVICES, INC., A CORPORATION, WHOSE NAME AS ATTORNEY IN FACT OF BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE FOR UCFC LOAN TRUST 1996-D1, A CORPORATION, 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 THE INSTRUMENT, S HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION IN ITS CAPACITY AS THE ATTORNEY IN FACT OF BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE FOR UCFC LOAN TRUST 1996-D1.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 14 DAY OF NOVEMBER, 2001.



THIS INSTRUMENT WAS PREPARED BY
LARRY R. NEWMAN
NEWMAN LEES, LLC
300 OFFICE PARK DRIVE
BIRMINGHAM, ALABAMA 35223

Elaine Kerley
NOTARY PUBLIC
MY COMMISSION EXPIRES: 1-24-2004

11/26/2001-50781
11:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 49.00