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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:

LUTHER SCOTT RAY
414 MEADOWLARK PLACE
ALABASTER, AL 35007

Inst # 2001-51465

11/28/2001-51465
08:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
16.00
002 CH

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVEN THOUSAND NINE HUNDRED and 00/100 (\$107,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DONALD F. STAFFORD, JR. AND CHERIE STAFFORD, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LUTHER SCOTT RAY and EUNDRA ANGEL RAY, HUSBAND AND WIFE, (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 9, BLOCK 1, ACCORDING TO THE SURVEY OF WILLOW GLEN, AS RECORDED IN MAP BOOK 7, PAGE 101, 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. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 101, PAGE 80 AND DEED BOOK 172, PAGE 549.
3. RESTRICTIONS APPEARING OF RECORD IN MISC. BOOK 28, PAGE 194.
4. RIGHT OF WAY IN FAVOR OF ALABAMA POWER COMPANY AND SOUTH CENTRAL BELL TELEPHONE COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 316, PAGE 804.
5. SUBDIVISION AGREEMENT AS FILED IN MISC. BOOK 25, PAGES 830-838.
6. 35 FOOT BUILDING LINE FROM MEADOWLARK PLACE; 10 FOOT UTILITY EASEMENT ALONG REAR LOT LINE, AS SHOWN ON RECORDED PLAT.

\$106,232.00 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, DONALD F. STAFFORD, JR., A MARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 2nd day of November, 2001.


DONALD F. STAFFORD, JR.

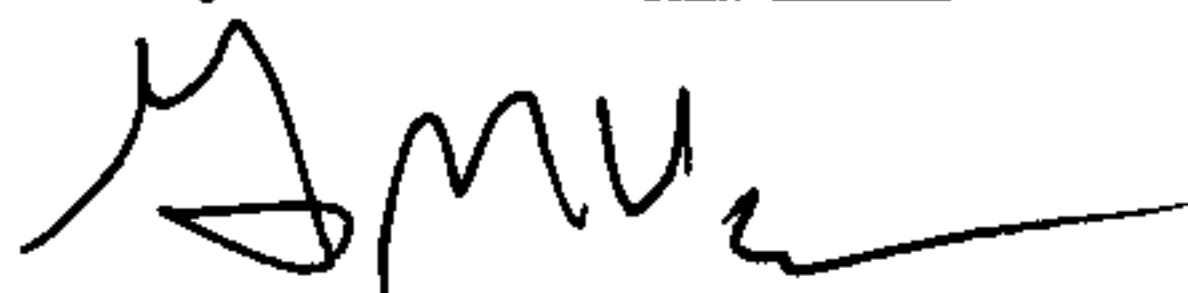

CHERIE STAFFORD

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DONALD F. STAFFORD, JR AND CHERIE STAFFORD, 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 2nd day of November, 2001.



Notary Public

My commission expires: 9.29.01

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