STATE OF ALABAMA
)
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENT: That the undersigned, BANK ONE, N.A. F/K/A THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE BY RESIDENTIAL FUNDING CORPORATION AS ATTORNEY IN FACT, for and in consideration of the sum of TEN (\$10.00) DOLLARS, and other goods and valuable consideration, this day in hand paid to it by HOMER L. LEATHERS AND WIFE, BRENDA G. LEATHERS the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said HOMER L. LEATHERS AND WIFE, BRENDA G. LEATHERS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION, the following described real estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 42, according to the survey of Kingwood Townhomes, Phase Two, as recorded in Map Book 9, Page in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described real estate, together with all and singular the rights, tenements, hereditaments, appurtenances and improvements thereunto belonging, or in anywise appertaining, unto the said HOMER L. LEATHERS AND WIFE, BRENDA G. LEATHERS FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION, Said property being subject, however to ad valorem taxes due October 1, 2002; and further excepting any restrictions and easements pertaining to the above described property of record in the Probate Office of SHELBY County, Alabama.

This deed is executed without warranty or representation of any kind, express or implied, except that there are no liens or encumbrances outstanding against the property hereby conveyed which were created or suffered by the undersigned Grantor.

BANK ONE, N.A. F/K/A THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE BY RESIDENTIAL FUNDING CORPORATION AS ATTORNEY IN FACT

Neume Lyan Jam (SEAL)

STATE OF CALIFORNIA
COUNTY OF SAN Dress

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that,

Sharmed Dauben-Life of BANK ONE, N.A. F/K/A THE FIRST NATIONAL

BANK OF CHICAGO, AS TRUSTEE BY RESIDENTIAL FUNDING CORPORATION AS ATTORNEY IN

FACT, is signed to the foregoing conveyance, whose name as ADDI-V.P., and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 20 day of Nchrembee 12001.

TERRI ACIERNO COMM. # 1320702

COMM. # 1320702

NOTARY PUBLIC-CALIFORNIA O

SAN DIEGO COUNTY

COMM. EXP. OCT. 9, 2005

Public: (SEAL)

My Commission Expires:

This instrument was prepared by: JAMES G. HARRISON, Stephens, Millirons, Harrison & Gammons 333 Franklin Street, Huntsville, AL 35801

HOMER L. LEATHERS IS ONE AND THE SAME PERSON AS HOMER LEE LEATHERS.

