

Send tax notice to:
Kevin C. Neighbors
233 Port South Lane
Alabaster, Alabama 35007

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
SHELBY COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Twenty Eight Thousand Nine Hundred and no/100 Dollars (\$128,900.00), in hand paid to the undersigned, William F. Schock and wife, Hannelore H. Schock, (hereinafter referred to as the "Grantor") by Kevin C. Neighbors and wife, Denise E. Neighbors, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Survey of Third Sector, Port South, as recorded in Map Book 7, Page 110, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2002.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.

\$103,120.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.

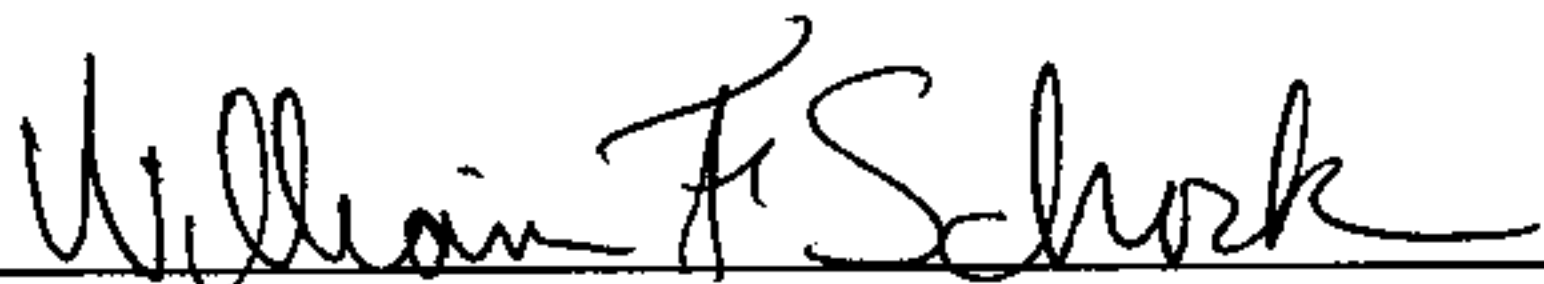
TO HAVE AND TO HOLD unto the said Grantees, as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

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SHELBY COUNTY JUDGE OF PROBATE
002 CH 40.00

Inst # 2001-52553

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 30th day of November, 2001.


William F. Schock

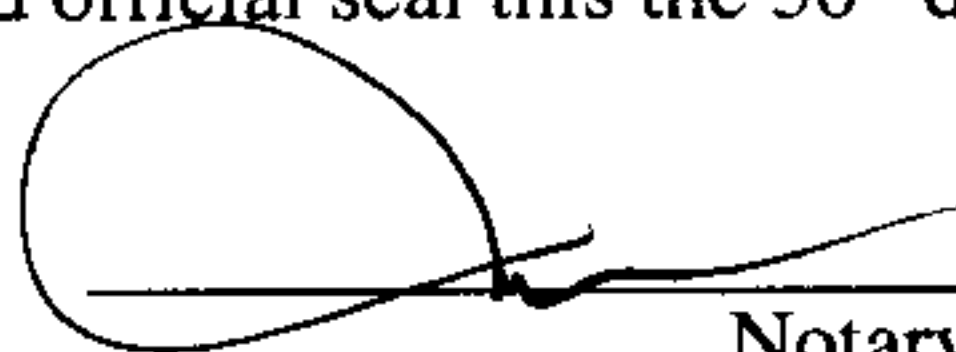

Hannelore H. Schock

STATE OF ALABAMA
JEFFERSON COUNTY

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I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William F. Schock and wife, Hannelore H. Schock, 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 30th day of November, 2001.


Notary Public

[NOTARIAL SEAL]

My Commission expires: 2-23-04

Inst. # 2001-52553

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2002 CH 40.00