Statutory Warranty Deed

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS

That for and in consideration of Five Hundred Ninety-Eight Thousand Five Hundred Seven and 00/100 (\$598,507.00) Dollars to the undersigned Grantor, Aliant Bank, a corporation in hand paid by Kurt P. Guttshall and Elizabeth S. Guttshall, husband and wife the receipt whereof is acknowledged, the said Aliant Bank, a corporation do/does grant, bargain, sell and convey unto the said Kurt P. Guttshall and Elizabeth S. Guttshall, husband and wife the following described real estate, to-wit:

Lot 409, according to the Survey of Highland Lakes, 4th Sector, Phase 1, an Eddleman Community, as recorded in Map Book 19 page 79 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument 1994-07111 and amended in Instrument No. 1996-17543, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 4th Sector, Phase 1, recorded as Instrument 1995-01906, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$350,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

To have and to hold the said above described property unto the said party of the second part, together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining and unto his heirs and assigns forever.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal this 7th day of December, 2001.

boom?

Aliant Bank

By: Jimmy C. Maples, Sr. Vice President

State of Alabama) County of Shelby)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jimmy C. Maples, whose name as Senior Vice President of Aliant Bank, a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND THIS THE THE DAY OF DECEMBER, 2001.

My Commission Expires:

COURTNEY H. MASON, JR. , IN COMMISSION EXPIRES MARCH 5, 2000 Notary Public 12/12/2001-54459

SHELBY COUNTY JUDGE OF PROBATE 560,00

001 WEL