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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADON & PADON
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

KEVIN M. SCHAMBEAU
911 SYCAMORE DR
HOOVER, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

Inst # 2002-17085

04/11/2002-17085
03:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
34.00
002 MSB

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of THREE HUNDRED NINETY TWO THOUSAND NINE HUNDRED and 00/100 (\$392,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is acknowledged, we, BARRY L. SIBLEY and CHERION S. SIBLEY, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto KEVIN M. SCHAMBEAU and STEPHANIE N. SCHAMBEAU, HUSBAND AND WIFE, (herein referred to as GRANTEEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 2903, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 29TH ADDITION, AS RECORDED IN MAP BOOK 18, PAGE 123, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:



1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR, OR MATERIAL HERETO OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
3. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS (PROVISIONS, IF ANY, BASED ON RACE, COLOR, RELIGION, OR NATIONAL ORIGIN ARE OMITTED) PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN MAP BOOK 18, PAGE 123.
4. EASEMENT TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 311, PAGE 801.
5. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED IN DEED BOOK 127, PAGE 140, TOGETHER WITH THE APPURTENANT RIGHT TO USE THE SURFACE. THE COMPANY MAKES NO REPRESENTATION AS TO THE PRESENT OWNERSHIP OF THIS INTEREST.

\$373,255.00 of the consideration herein was derived from a mortgage closed simultaneously herewith. *Mtg. recorded Inst # 2001-51451*

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, BARRY L. SIBLEY and CHERION S. SIBLEY, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 14th day of November, 2001.

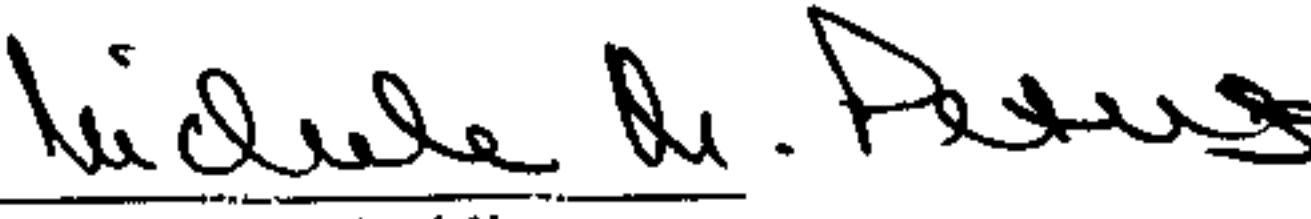

BARRY L. SIBLEY

CHERION S. SIBLEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that BARRY L. SIBLEY and CHERION S. SIBLEY, HUSBAND AND WIFE, 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 14th day of November, 2001.


Notary Public

My commission expires: 11-30-02

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