

This instrument was prepared by: Larry R. Newman, 300 Office Park Dr.,
Birmingham, Alabama 35223

WARRANTY DEED

State of Alabama)
)
Shelby County)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Fifty Seven Thousand and No/Dollars (\$257,000.00) to the undersigned Grantor in hand paid by the Grantees herein, the receipt whereof is hereby acknowledged, H. Walker & Associates, Inc., a corporation, (herein referred to as "Grantor"), does grant, bargain, sell and convey unto Patrick J. O'Brien and Valerie A. O'Brien, (herein referred to as "Grantees"), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 3, according to the Survey of Royal Oaks, 6th Sector, as recorded in Map Book 18, page 117, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 2002 and thereafter; restrictions, conditions, easements and rights of way of record.

\$204,000.00 of the purchase price recited above was obtained from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Grantees, their heirs and assigns forever.

And it does for itself and for its successors and assigns covenant with the said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor by its Vice President, Dixie Walker Duncan, who is authorized to execute this conveyance, has set its signature and seal this 17th day of May, 2002.

H. Walker & Associates, Inc.

By:

Its Vice President

State of Alabama)
Jefferson County)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Dixie Walker Duncan, whose name as Vice President of H. Walker & Associates, Inc., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, 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 official seal this 17th day of May, 2002.

Notary Public

My commission expires:

JEFFREY R LEES
Notary Public, Alabama State At Large
My Commission Expires April 17, 2005