

SEND TAX NOTICES TO:
ALAN D. COCHRAN
2091 BANE BERRY DRIVE
BIRMINGHAM, AL 35244

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Ninety-Two Thousand Five Hundred and no/100 Dollars (\$292,500.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, **THOMAS E. RIVERS and wife, CHARON J. RIVERS**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto **ALAN D. COCHRAN**, (herein referred to as "Grantee"), as joint tenants with rights of survivorship, their interest in the following described real estate situated in Shelby County, Alabama, to wit:

Lot 3318, according to the Survey of Riverchase Country Club, 33rd Addition, as recorded in Map Book 16, Page 112, in the Probate Office of Shelby County, Alabama..

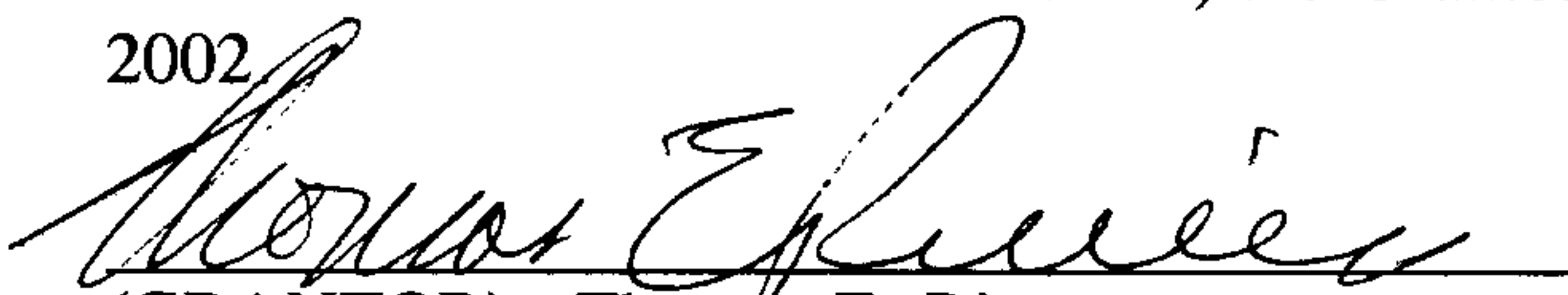
Subject to all easements, restrictions, covenants, rights of way of record; taxes for 2002 and subsequent years not yet due and payable.

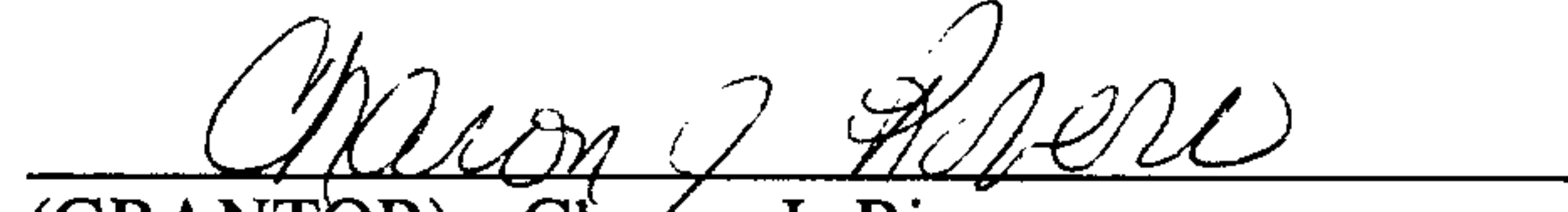
\$197,500.00 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantee, his heirs, executors, successors and assigns forever.

AND THE GRANTOR does for their heirs and executors, successors and assigns, covenant with said Grantee, his heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and their heirs and executors, successors and assigns shall warrant and defend same to said Grantee, his heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 1st day of July, 2002.

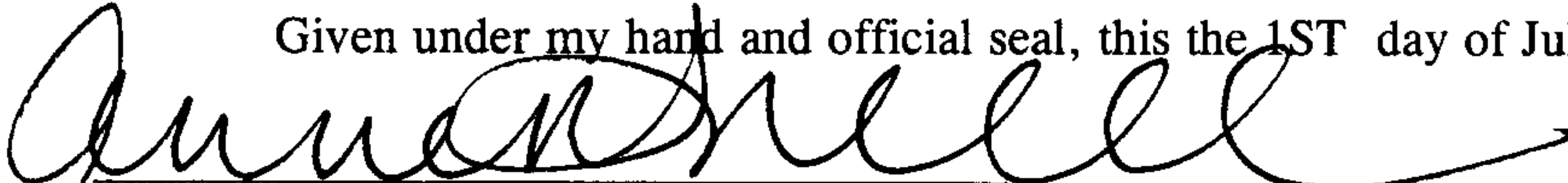

(GRANTOR) Thomas E. Rivers


(GRANTOR) Charon J. Rivers

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby state that Thomas E. Rivers and Charon J. Rivers, 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 this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 1ST day of July, 2002.


NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:
✓ Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244