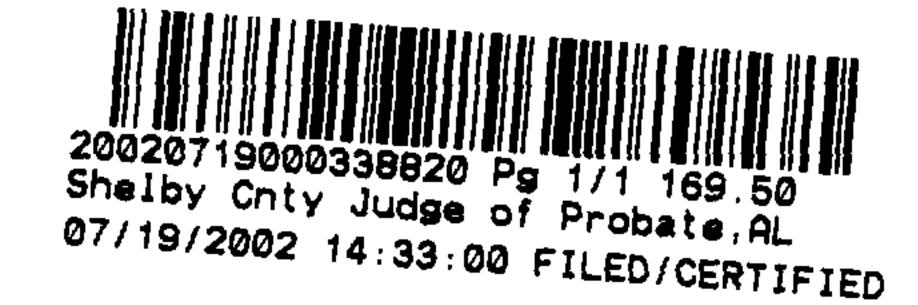
SEND TAX NOTICE TO: Nida Godfrey 4647 Sandpiper Lane Birmingham, Alabama 35244

This instrument was prepared by Frank Steele Jones
Sexton, Cullen & Jones, P.C.
3021 Lorna Road, Suite 310
Birmingham, Alabama 35216



WARRANTY DEED

State of Alabama)	
)	KNOW ALL MEN BY THESE PRESENTS:
Shelby County)		

That in consideration of One Hundred Fifty Eight Thousand Five Hundred and No/100 Dollars (\$158,500.00), and other good and valuable considerations to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged, Jefferson County Employees Credit Union, a corporation (herein referred to as the "Grantor), grant, bargain, sell and convey unto Nida Godfrey, a married woman (herein referred to as the "Grantee") the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 119, according to the Survey of Sandpiper Trail Subdivision, Section 111, as recorded in Map Book 11, page 121, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to ad valorem taxes for the year 2002, and subsequent years, easements, restrictions, covenants, rights of way, and limitations of record.

TO HAVE AND TO HOLD to the said grantee, her heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, her 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 GRANTEE, her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by Charles R. Faulkner its President/CEO and Douglas F. Mackey its Treasurer who are authorized to execute this conveyance, hereto set its signatures and seals the the 18th day of July, 2002.

Charles R. Faulkper as President/CEO of Jefferson County Employees Credit Union

Douglas F. Mackey as Treasurer of Jefferson County Employees Credit Union

State of Alabama)

General Acknowledgment

Jefferson County)

I, Frank Steele Jones, a Notary Public in and for said County, in said State, hereby certify that Charles R. Faulkner whose name as President/CEO of Jefferson County Employees Credit Union and Douglas F. Mackey whose name as Treasurer of Jefferson County Employees Credit Union, 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, they executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 18th day of July, 2002.

Notary Public

My Commission Expires: 3/14/03

ATTY FILE NO#: 02-111-565 LOAN NO#: