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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

ALLEN L. WILSON
1334 BUTLER ROAD
ALABASTER, AL 35007

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED NINETY TWO THOUSAND and 00/100 (\$292,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, ALAN W. WILLIAMS and DENISE M. WILLIAMS, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ALLEN L. WILSON and MARGARET S. WILSON, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 6, ACCORDING TO THE SURVEY OF WINDY OAKS, PHASE 2, AS RECORDED IN MAP BOOK 15, PAGE 112 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. BUILDING AND SETBACK LINES OF 50 FEET AS RECORDED IN MAP BOOK 15, PAGE 112, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
3. RESTRICTIVE COVENANTS AS RECORDED IN REAL BOOK 46, PAGE 169.
4. TRANSMISSION LINE PERMIT(S) TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 102, PAGE 256; DEED BOOK 105, PAGE 253; DEED BOOK 105, PAGE 252; DEED BOOK 119, PAGE 456 AND DEED BOOK 142, PAGE 85.
5. RIGHT OF WAY GRANTED TO CAHABA COAL MINING COMPANY AS RECORDED IN DEED BOOK 12, PAGE 50.
6. EASEMENTS TO CITY OF ALABASTER AS RECORDED IN REAL BOOK 46, PAGE 167 AND REAL BOOK 57, PAGE 471.
7. EASEMENTS TO SOUTH CENTRAL BELL AS RECORDED IN REAL BOOK 52, PAGE 994 AND REAL BOOK 66, PAGE 484.
8. TRANSMISSION LINE PERMITS TO ALABAMA POWER COMPANY AS RECORDED IN REAL BOOK 64, PAGE 970 AND REAL BOOK 84, PAGE 219.

9. TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS RESULT OF THE EXERCISE OF SUCH RIGHTS.

\$233,600.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

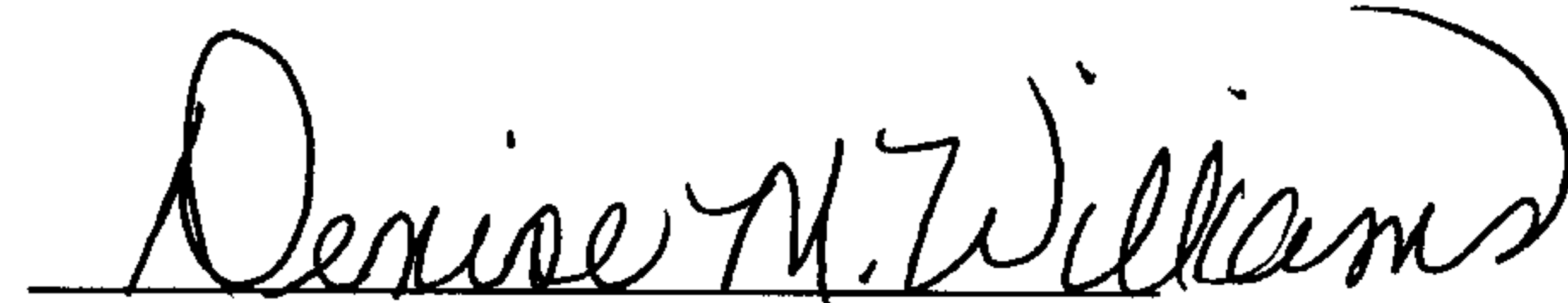
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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, ALAN W. WILLIAMS and DENISE M. WILLIAMS, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of May, 2002.



ALAN W. WILLIAMS



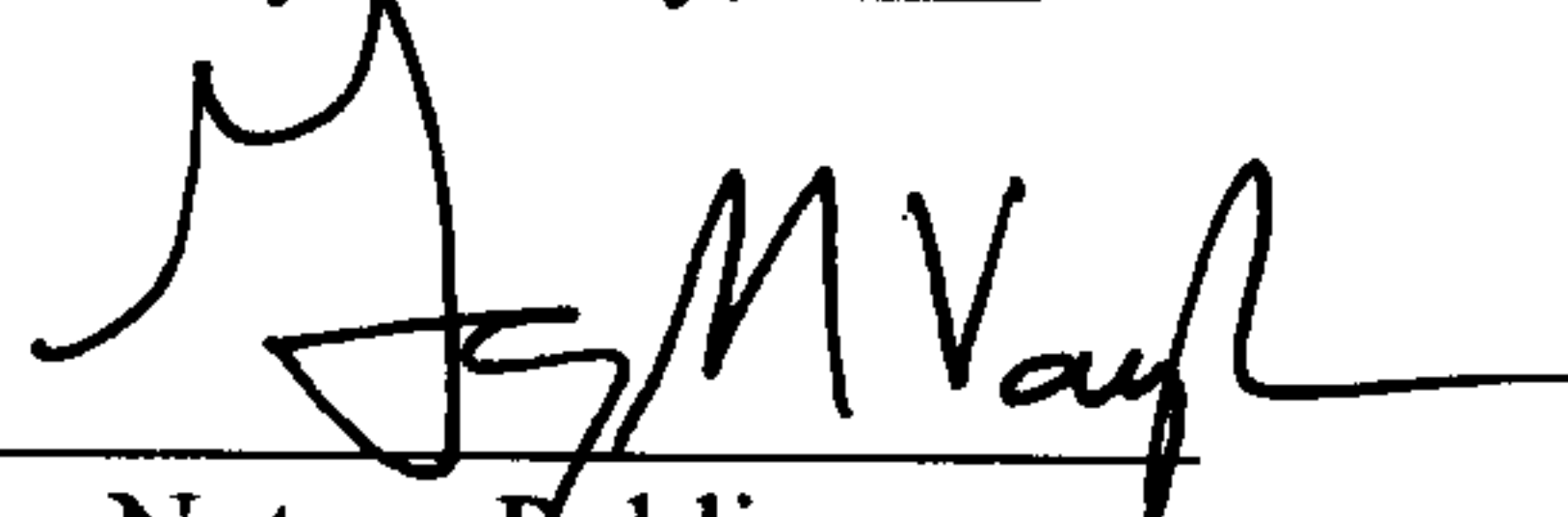
DENISE M. WILLIAMS

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ALAN W. WILLIAMS and DENISE M. WILLIAMS, 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 31st day of May, 2002.



Notary Public

My commission expires: 9.29.02