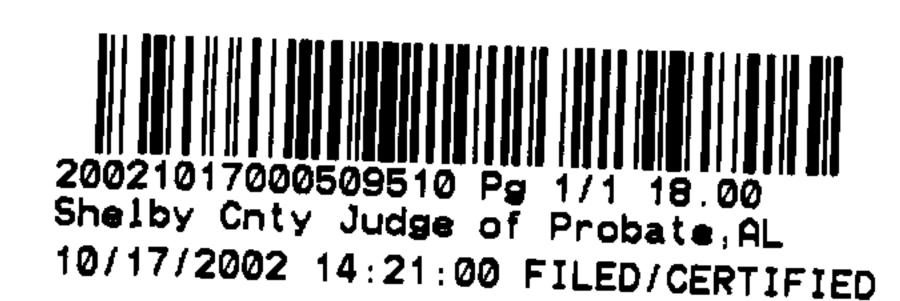
30047

SEND TAX NOTICE TO:

Bob Finnerty

This instrument was prepared by C. Stephen Trimmier Trimmier Law Firm 2737 Highland Avenue Birmingham, Alabama 35205



WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS:

SHELBY COUNTY

That in consideration of One Hundred Thirty-Six Thousand Dollars and No/100 (\$136,000.00)

To the undersigned GRANTOR(S) in hand paid by the GRANTEE(S) herein, the receipt whereof is acknowledged,

Douglas Hulon a married man

(herein referred to as GRANTOR(S)), do grant, bargain, sell and convey unto

Bob Finnerty, a single person

(herein referred to as GRANTEE(S)), as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

LOT 98, ACCORDING TO THE SURVEY OF CHASE CREEK TOWNHOMES, PHASE TWO, AS RECORDED IN MAP BOOK 19, PAGE 160, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Subject to: (1) Taxes for the year 2002, and subsequent years. (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

\$129,200.00 of the purchase price is being paid by the proceeds of a first mortgage loan being executed and recorded simultaneously herewith.

This is not the homestead of the Grantor or his spouse

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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, GRANTOR(S) have hereunto set my (our) hand(s) and seal(s), this October 3, 2002.

Douglas Hulon

STATE OF ALABAMA

General Acknowledgment

JEFFERSON COUNTY

I, the undersigned authority, a notary Public in and for said County, in said State, hereby certify that Douglas Hulon, a married man whose name(s) was (were) signed to the foregoing conveyance, and who is (are) known to me (or satisfactorily proven), acknowledged before me on this day, that, being informed of the contents of the conveyance he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3rd day of October, 2002.

(Seal)

Notary Public.