

Send tax notice to:
Elizabeth Harper
208 Gables Drive
Birmingham, Alabama 35244
02-368

This instrument prepared by:
James R. Moncus, Jr.,
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Eighty Six Thousand Nine Hundred and No/100 Dollars (\$86,900.00) in hand paid to the undersigned, Pamela Gayle Byars, an unmarried woman (hereinafter referred to as the "Grantor") by Elizabeth Harper (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee the following described real estate situated in Shelby County, Alabama, to-wit:

Unit 208, Building 2, in The Gables, a condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177, and amended in Real Volume 27, Page 733, together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration, said unit being more particularly described in the floor plans and architectural drawings of The Gables Condominium as recorded in Map Book 9, Pages 41 thru 44, in the Probate Office of Shelby County, Alabama.

Pamela Gayle Byars is one and the same person as Gayle B. Kerr, Pamela Byars and Gayle Kerr.

SUBJECT TO:

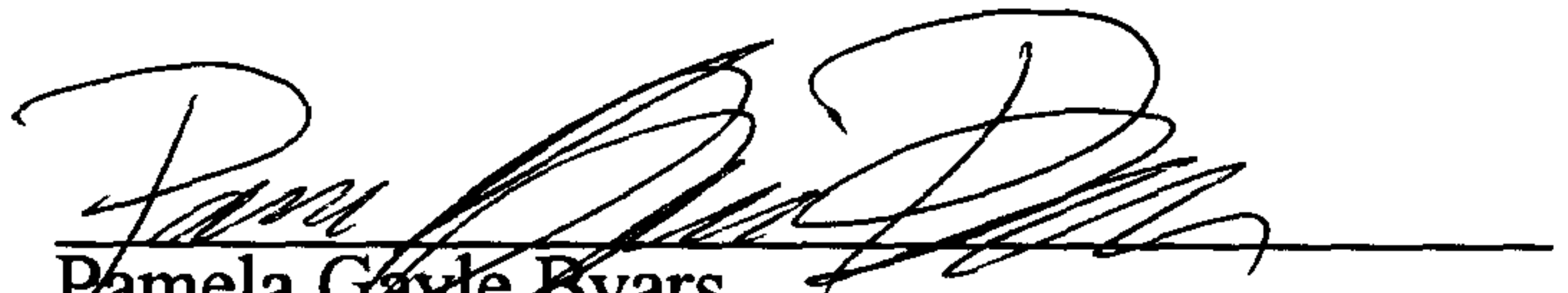
1. Ad valorem taxes due and payable October 1, 2002.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat

(\$84,250.000 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD unto the Grantee, his heirs, executors, administrators and assigns forever.

The Grantor does for itself, its successors and assigns, covenant with the Grantee, his heirs, executors, administrators and assigns, that it is lawfully seized in fee simple of said premises, that the premises are free from all encumbrances except as aforesaid, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the Grantee, his heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

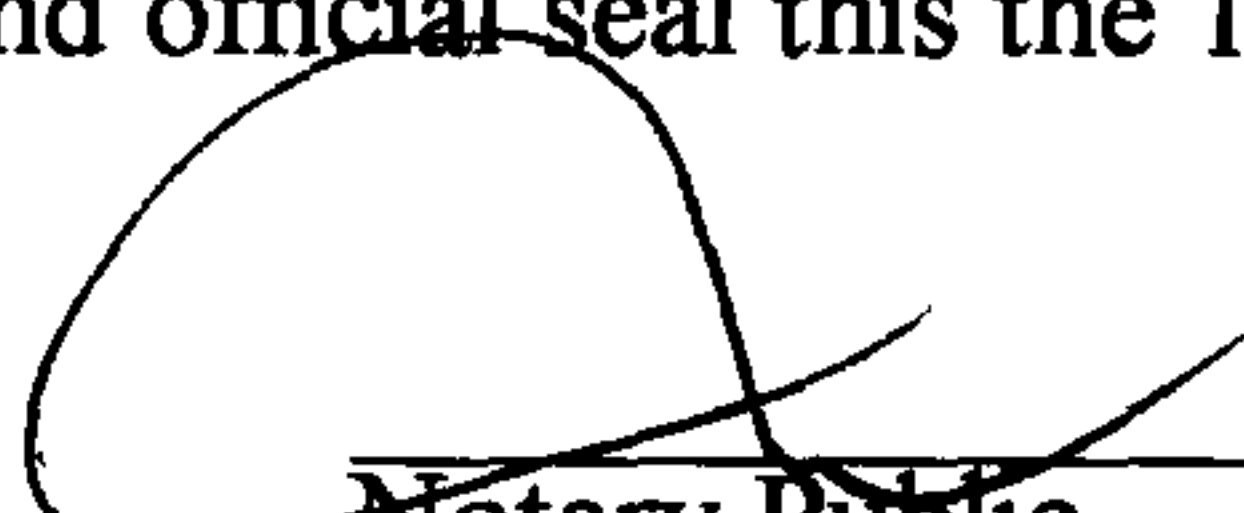
IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 11th day of
October, 2002.


Pamela Gayle Byars

STATE OF JEFFERSON)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify
that Pamela Gayle Byars, whose name 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
executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11th day of October, 2002.


Notary Public

[NOTARIAL SEAL]

My Commission expires: 02/23/2004