

THIS INSTRUMENT PREPARED BY:
James J. Odom, Jr.
P.O. Box 11244
Birmingham, AL 35202-1244

SEND TAX NOTICE TO:
James G. and Brenda S. Garner
340 Camp Branch Circle
Alabaster, AL 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT in consideration of One Hundred Fifty-Three Thousand and No/100 Dollars (\$153,000.00), and other good and valuable consideration, paid to the undersigned grantors, James Elton Garner and wife, Linda L. Garner ("Grantors"), by James E. Garner, Jr., Linda L. Garner, James G. Garner and Brenda S. Garner ("Grantees"), the receipt and sufficiency whereof are hereby acknowledged, Grantors do by these presents, grant, bargain, sell and convey unto the Grantees the following described real estate situated in Shelby County, Alabama (the "Premises"), to-wit:

A parcel of land in the SE 1/4 of the NW 1/4 of Section 16, Township 21 South, Range 2 West, Shelby County, Alabama, described as follows:

Commence at the NE corner of said 1/4-1/4 section, thence run South along the East 1/4-1/4 line 101.43 feet; North 87 deg. 29 min. 23 sec. West a distance of 327.02 feet to the point of beginning; thence continue last course a distance of 150.00 feet to a point on the South side of Shelby County Road #330; thence run South 68 deg. 11 min. 57 sec. West a distance of 61.05 feet along said road; thence run South a distance of 258.63 feet; thence run South 87 deg. 29 min. 25 sec. East a distance of 206.75 feet; thence run North a distance of 283.79 feet to the point of beginning, being situated in Shelby County, Alabama.

The North 25.14 feet of the above described land is subject to and benefits from a non-exclusive easement for ingress, egress and utilities.

SUBJECT TO: (1) Current Taxes; (2) Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed 130, at Page 217, in the Probate Office; (3) Right of Way granted to South Central Bell by instrument recorded in Real 58, at Page 271, in the Probate Office; (4) Right of Way granted to Shelby County by instrument recorded in Lis Pendens 2, at Page 171, in the Probate Office; (5) Rights of others to use the easement as set out above; (6) Encroachment of asphalt drive off the land as shown on Survey of Amos Cory dated October 21, 1993.

\$139,917.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the Grantees, their heirs and assigns forever.

IN WITNESS WHEREOF, the undersigned has executed this conveyance on this the 29th day of October, 2002.

WITNESSES:

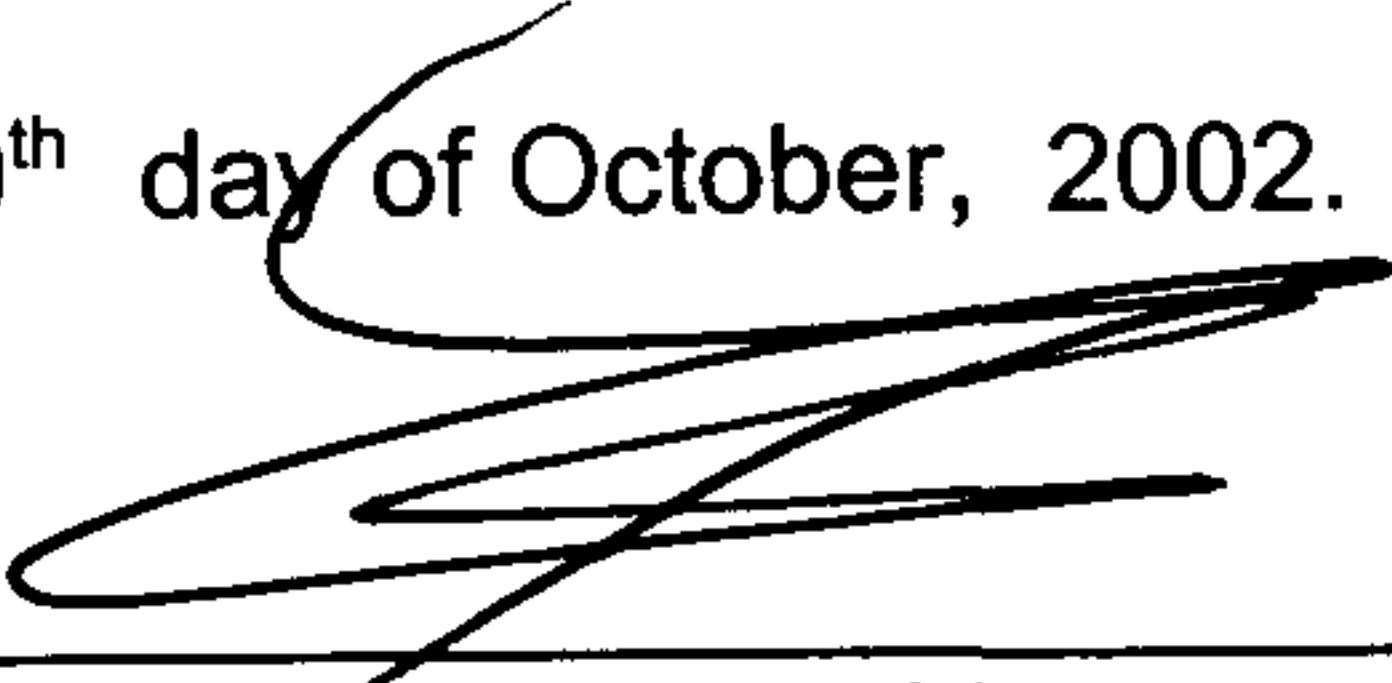

James Elton Garner


Linda L. Garner

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James Elton Garner, and wife, Linda L. Garner, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 29th day of October, 2002.



Notary Public

My Commission Expires: 3/5/03

COUNTRY H. HADON, JR.
NOTARY PUBLIC - ALABAMA