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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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Birmingham, Alabama 35244

SEND TAX NOTICE TO:

ROBERT E. SPURGEON
528 BUCK CREEK LANE
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 ONE HUNDRED FIVE THOUSAND DOLLARS and 00/100 (\$105,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, AILEEN M. GONZALEZ, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ROBERT E. SPURGEON and ELIZABETH L. SPURGEON, 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 32, ACCORDING TO THE MAP AND SURVEY OF BUCK CREEK LANDING, AS RECORDED IN MAP BOOK 20, PAGE 136, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

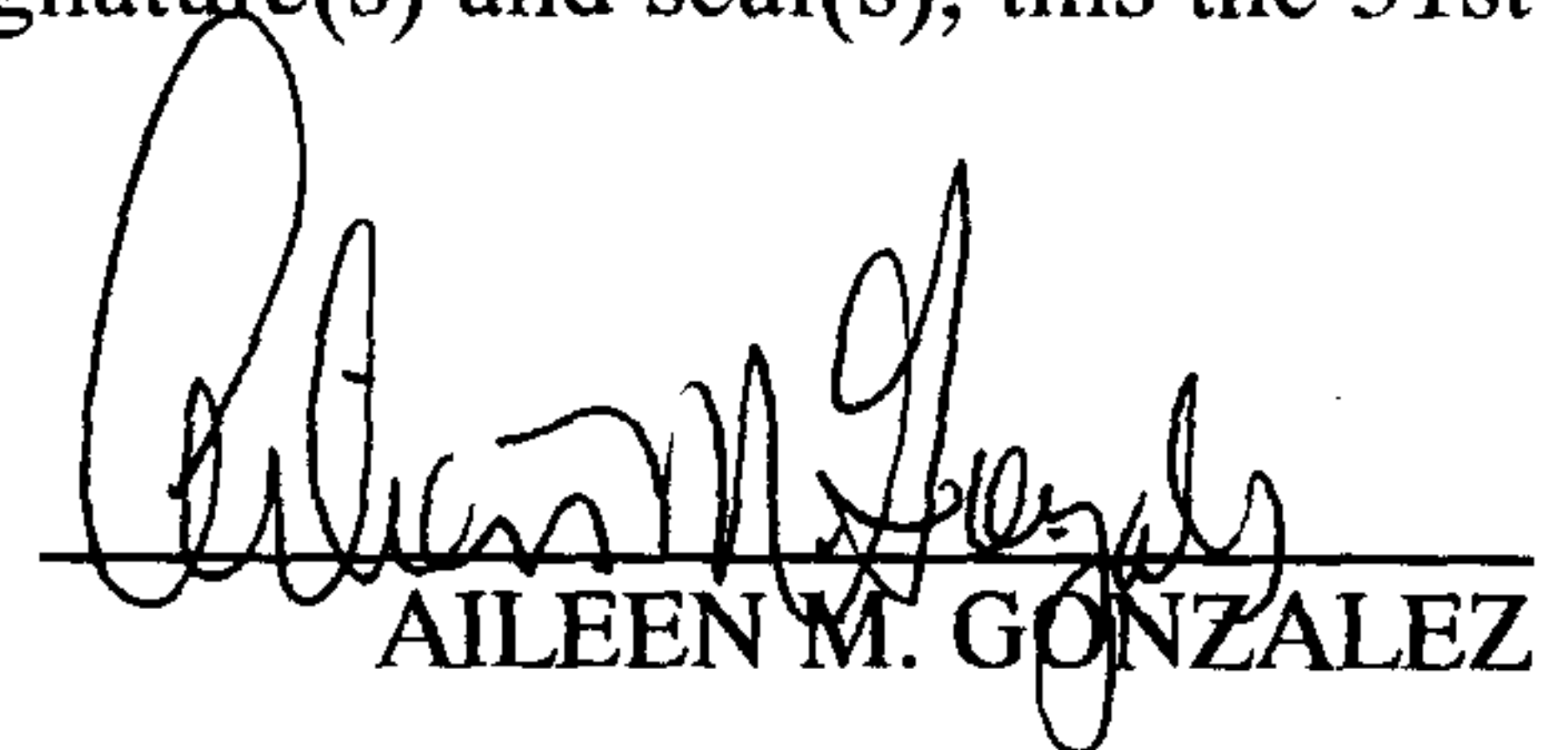
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. AGREEMENT FOR UTILITIES EASEMENT AS SET OUT IN INSTRUMENT #1996-04043.
3. BUILDING SETBACK LINE OF 20 FEET RESERVED FROM BUCK CREEK LANE AND BUCK CREEK DRIVE, AS SHOWN BY PLAT.
4. PUBLIC EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING A 10 FOOT EASEMENT ON THE NORTHEASTERLY SIDE OF LOT.
5. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT #1996-6647.
6. EASEMENT(S) TO AT&T, AS RECORDED IN REAL 213, PAGE 992.
7. EASEMENT(S) TO PLANTATION PIPELINE CO., AS RECORDED IN DEED 112, PAGE 281.
8. RESTRICTIONS AS SHOWN ON RECORDED MAP(S).

\$103,377.00 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, AILEEN M. GONZALEZ, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of October, 2002.

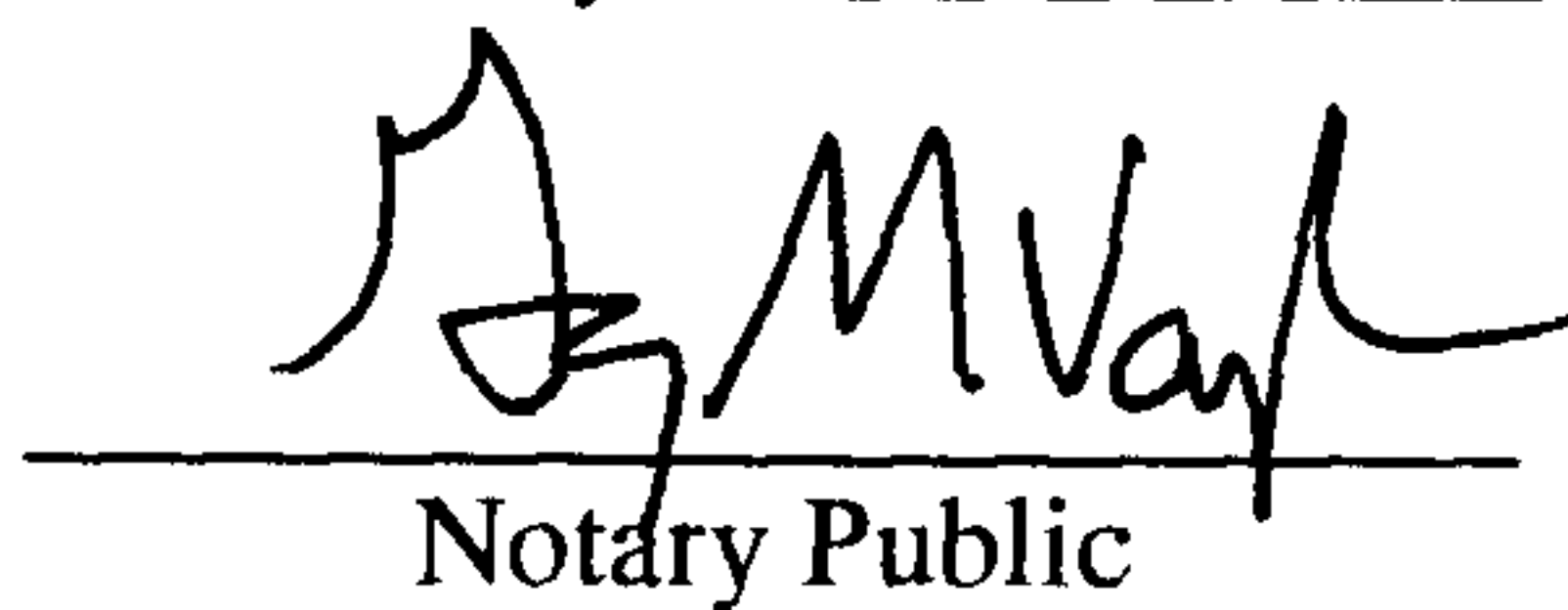

AILEEN M. GONZALEZ

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that AILEEN M. GONZALEZ, 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 October, 2002.


Notary Public

My commission expires: 9.29.06