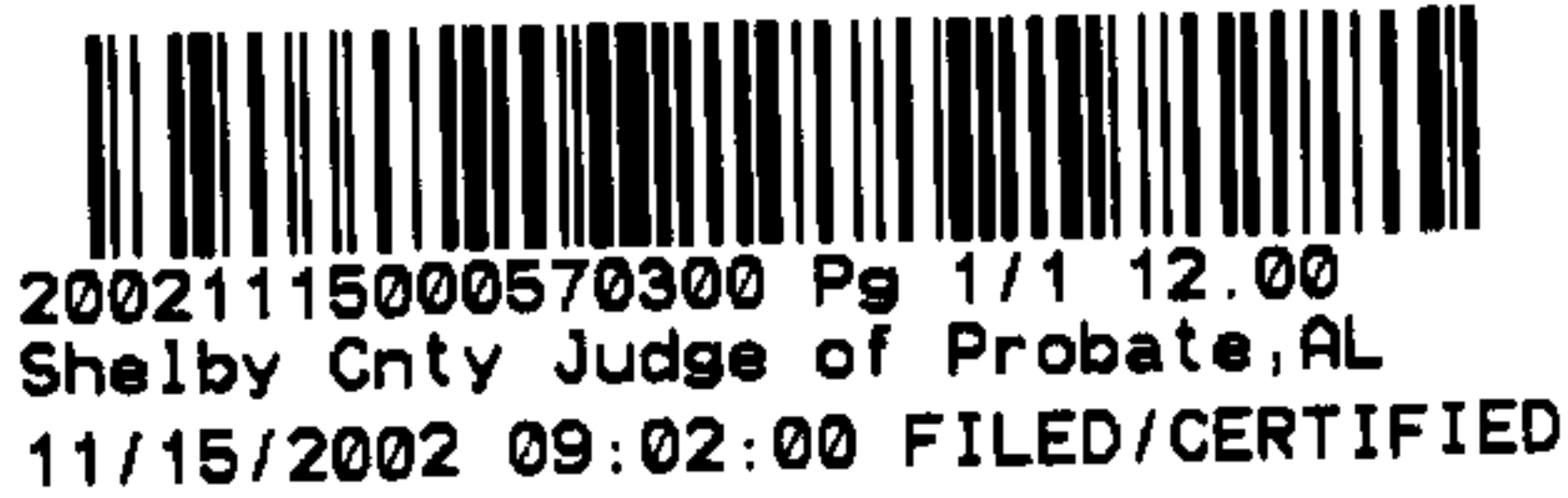


This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 390E
Birmingham, AL 35223

SEND TAX NOTICE TO:
Jo Elizabeth Harper
1138 Greymoor Rd
Birmingham, AL 35242

STATE OF ALABAMA}
COUNTY OF SHELBY}



Corporation Form Deed/ITWROS

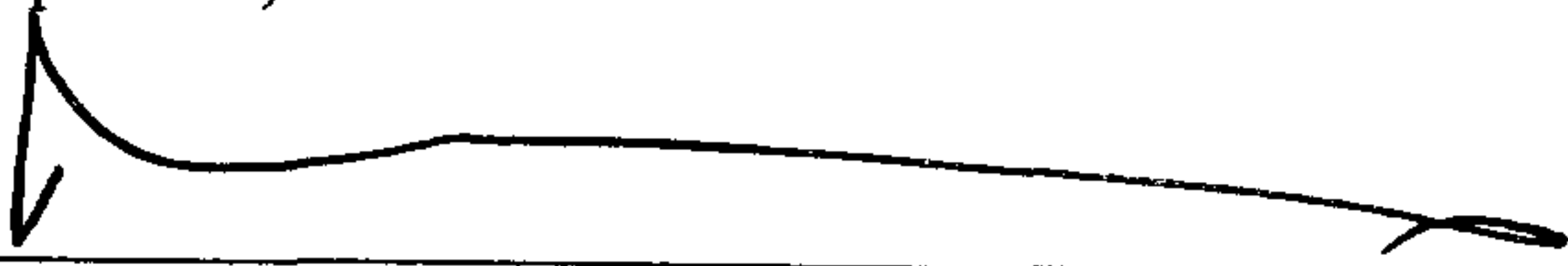
KNOW ALL MEN BY THESE PRESENTS, That in consideration of **TEN DOLLARS (\$10.00)** to the undersigned grantor, HPH Properties, Inc., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto **Jo Elizabeth Harper** (herein referred to as GRANTEES) the following described real estate, situated in SHELBY County, Alabama:

Lots 40 ~~XXXX~~, according to the Survey of Greystone, 5th Sector, Phase 1, as recorded in Map Book 17 page 72 A, B & C in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to:
Ad valorem taxes for 2002 and subsequent years not yet due and payable until October 1, 2002. Existing covenants and restrictions, easements, building lines, limitations and mortgage(s) of record.
\$ALL of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.
TO HAVE AND TO HOLD Unto the said GRANTEES, her heirs and assigns, forever.

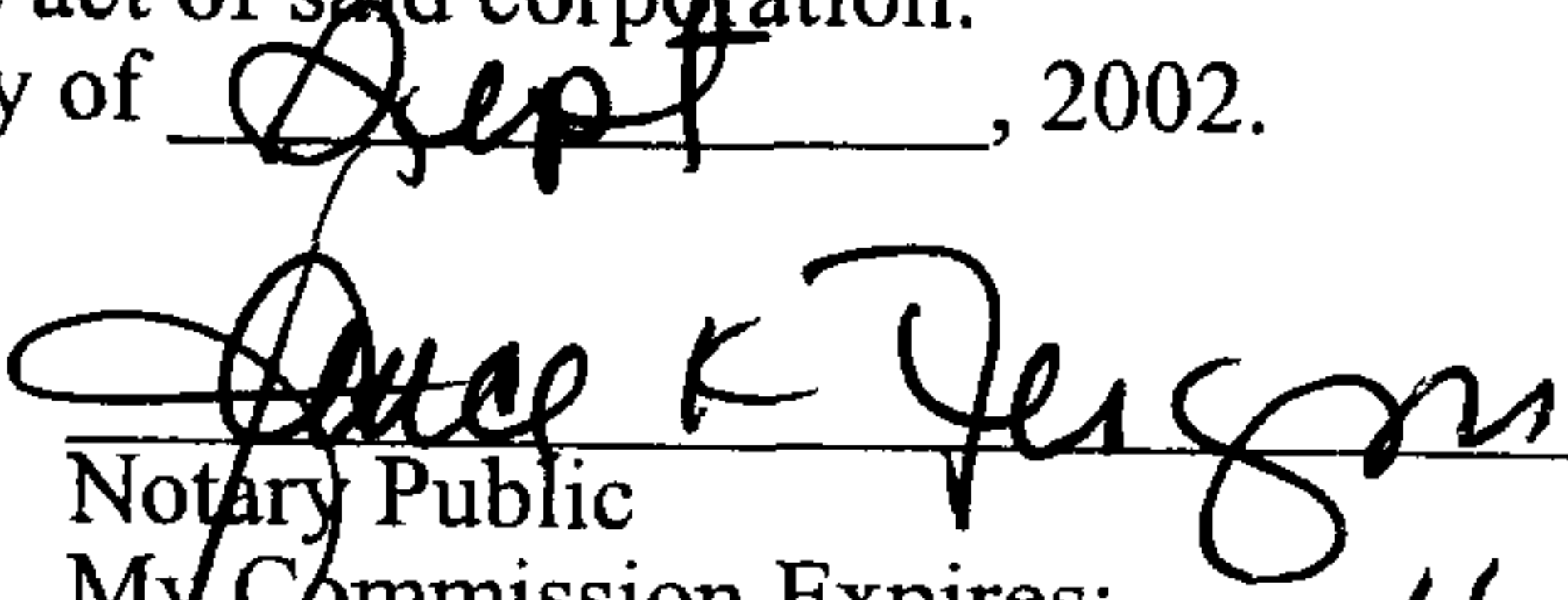
And I/we do for myself/ourselves and for my/our heirs, executors, and administrators, covenant with said GRANTEES their heirs and assigns, that I am/we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators shall warrant and defend the same to the said GRANTEES, their heirs executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Alan C. Howard, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 30 day of SEPTEMBER, 2002.

HPH Properties, Inc.
By: 
Alan C. Howard
Its: President

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Alan C. Howard, whose name as President of HPH Properties, Inc., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.
Given under my hand and official seal this 30th day of Sept, 2002.


Notary Public
My Commission Expires: 11-8-02

CLAYTON T. SWEENEY, ATTORNEY AT LAW