

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

\$ 127,000 mty.

KNOW ALL MEN BY THESE PRESENT: That the undersigned, **JP MORGAN CHASE BANK AS TRUSTEE**, for and in consideration of the sum of TEN (\$10.00) DOLLARS, and other goods and valuable consideration, this day in hand paid to it by **MICHAEL S. HAWKINS and ERIN B. HAWKINS, husband and wife** the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said **MICHAEL S. HAWKINS and ERIN B. HAWKINS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION**, the following described real estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 9, Block 6, according to the Survey of Plantation South, Third Sector, Phase V, as recorded in Map Book 17, Page 85, in the Probate Office of Shelby County, Alabama.

SUBJECT TO STATUTORY RIGHTS OF REDEMPTION EXISTING BY VIRTUE OF THAT CERTAIN FORECLOSURE DEED RECORDED IN INSTRUMENT NO. 20020918000449230 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

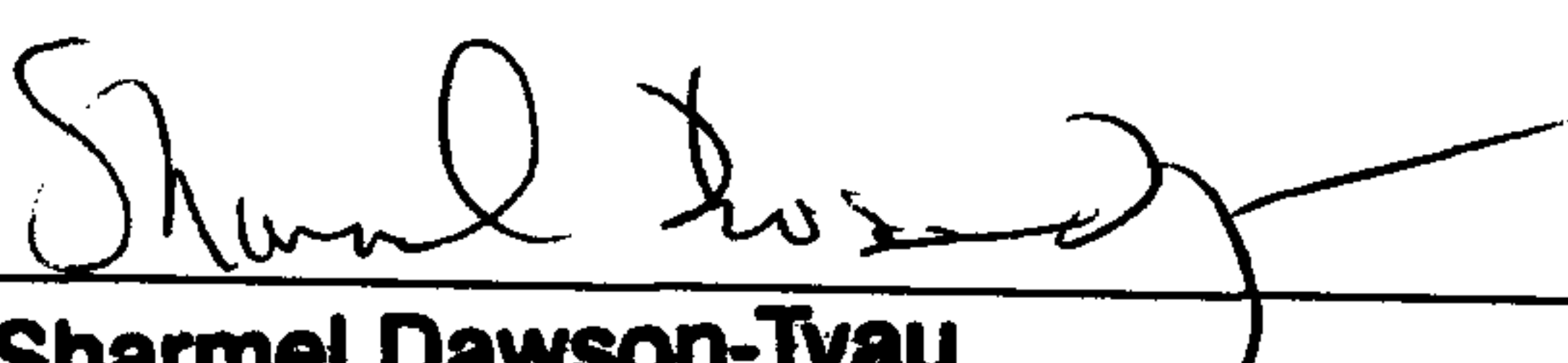
TO HAVE AND TO HOLD THE above described real estate, together with all and singular the rights, tenements, hereditaments, appurtenances and improvements thereunto belonging, or in anywise appertaining, unto the said **MICHAEL S. HAWKINS and ERIN B. HAWKINS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION**. Said property being subject, however to ad valorem taxes due October 1, 2002; and further excepting any restrictions and easements pertaining to the above described property of record in the Probate Office of SHELBY County, Alabama.

This deed is executed without warranty or representation of any kind, express or implied, except that there are no liens or encumbrances outstanding against the property hereby conveyed which were created or suffered by the undersigned Grantor.

IN WITNESS WHEREOF, JP MORGAN CHASE BANK AS TRUSTEE, has caused this instrument to be executed by **Sharmel Dawson-Tyau**, Its **asst. V.P.**, for and as the act of said corporation this the **18** day of **December**, 2002.

JP MORGAN CHASE BANK AS TRUSTEE

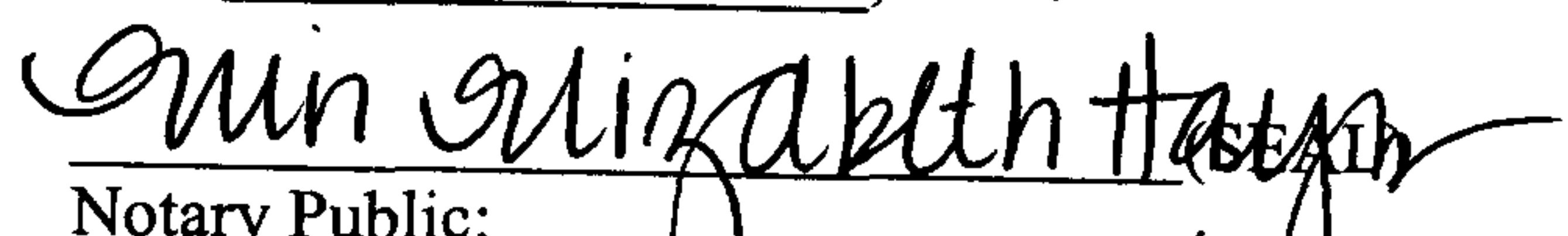
**BY: RESIDENTIAL FUNDING CORPORATION,
ITS ATTORNEY IN FACT**

BY  (SEAL)
Its **Sharmel Dawson-Tyau**

STATE OF CALIFORNIA)
 :
COUNTY OF SAN DIEGO)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that, **Sharmel Dawson-Tyau**, whose name as **asst. V.P.** of **RESIDENTIAL FUNDING CORPORATION**, a corporation, as **ATTORNEY-IN-FACT FOR JP MORGAN CHASE BANK AS TRUSTEE** 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation in its capacity as Attorney-in-Fact for JP MORGAN CHASE BANK AS TRUSTEE.

Given under my hand and seal this the **18** day of **December**, 2002.


Notary Public:
My Commission Expires: **06/24/06**

This instrument was prepared by:
JAMES G. HARRISON
Stephens, Millirons, Harrison & Gammons
2430 L&N Drive Franklin Street, Huntsville, AL 35801
Re: Asset #28017, 4708 Hollow Lane, Helena, AL

