


SEND TAX NOTICES TO:
MICHAEL B. MARSH
YVONNE M. MARSH
2028 BRIDGE LAKE DR.
BIRMINGHAM, AL 35244


20030218000100130 Pg 1/1 60.00
Shelby Cnty Judge of Probate, AL
02/18/2003 08:36:00 FILED/CERTIFIED

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Four Hundred Eighty-Five Thousand Five Hundred and no/100 Dollars (\$485,000.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, **JUDITH M. STEPHENS and husband, DENNIS E. STEPHENS**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto, **MICHAEL B. MARSH and YVONNE M. MARSH**, (herein referred to as "Grantees") their interest in the following described real estate situated in SHELBY County, Alabama, to wit:

Lot 7, according to the Survey of Bridgelake Addition to Riverchase, as recorded in Map Book 13, Page 25, in the Probate Office of Shelby County, Alabama.

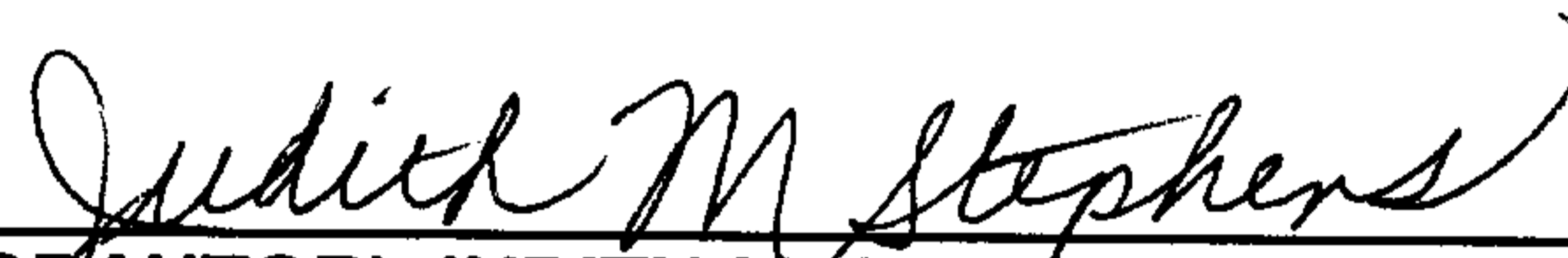
Subject to all easements, restrictions, covenants, rights of way of record; taxes for 2003 and subsequent years not yet due and payable.

\$436,450.00 of the purchase price recited herein was paid from the proceeds of two mortgage loans closed simultaneously herewith.


TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for their heirs and executors, successors and assigns, covenant with said Grantees, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and their heirs and executors, successors and assigns shall warrant and defend same to said Grantees, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 12th day of February, 2003.



(GRANTOR) JUDITH M. STEPHENS




(GRANTOR) DENNIS E. STEPHENS

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby state that Judith M. Stephens and Dennis E. Stephens, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 12th day of February, 2003.



NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244