

This Instrument Prepared By:

Scott J. Humphrey, L.L.C.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

Send Tax Notice To:

Raymond E. Yessick
833 6TH Avenue SW
Alabaster, Alabama 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

PREPARED WITHOUT BENEFIT OF SURVEY

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of Seventeen Thousand Five Hundred Dollars and No/100 (\$17,500.00), and other good and valuable considerations, to the undersigned Grantor, in hand paid by the Grantees herein, the receipt whereof is acknowledged,

**J P MORGAN CHASE BANK, AS TRUSTEE FOR THE TRUMAN CAPITAL
MORTGAGE LOAN TRUST 2002-1**

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

RAYMOND E. YESSICK and RICKY L. YESSICK

(herein referred to as "Grantees"), as joint tenants with right of survivorship, the following described real estate, situated in a SHELBY COUNTY, ALABAMA, to-wit:

Begin at the point where the North line of the SE 1/4 of the SW 1/4 of Section 21, Township 21 South, Range 3 West, Shelby County, Alabama, crosses the East line of the Birmingham-Montevallo Highway; thence South 10 degrees West along said East line 804.0 feet to the point of beginning; thence North 87 degrees East 265.0 feet; thence North 10 degrees East 155.0 feet; thence South 87 degrees West 265.0 feet; thence South 10 degrees West 155.0 feet to the point of beginning; being situated in Shelby County, Alabama.

SUBJECT TO:

1. All assessments and taxes for the year 2003 and all subsequent years.
2. Restrictions, covenants and easements of record.

TO HAVE AND TO HOLD unto the said GRANTEES, as joint tenants with right of survivorship; 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.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION of all parties lawfully entitled thereto pursuant to the Code of Alabama (1975), and the amendments thereto.

PROPERTY SOLD AS IS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantees.

IN WITNESS WHEREOF, the said Grantor, by Joyce Kindsvogel, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 19 day of Feb, ~~2000~~ 2003.

ATTEST:

Aviva Bush
Its: _____

AVIVA BUSH, DOC. CONTROL OFFICER

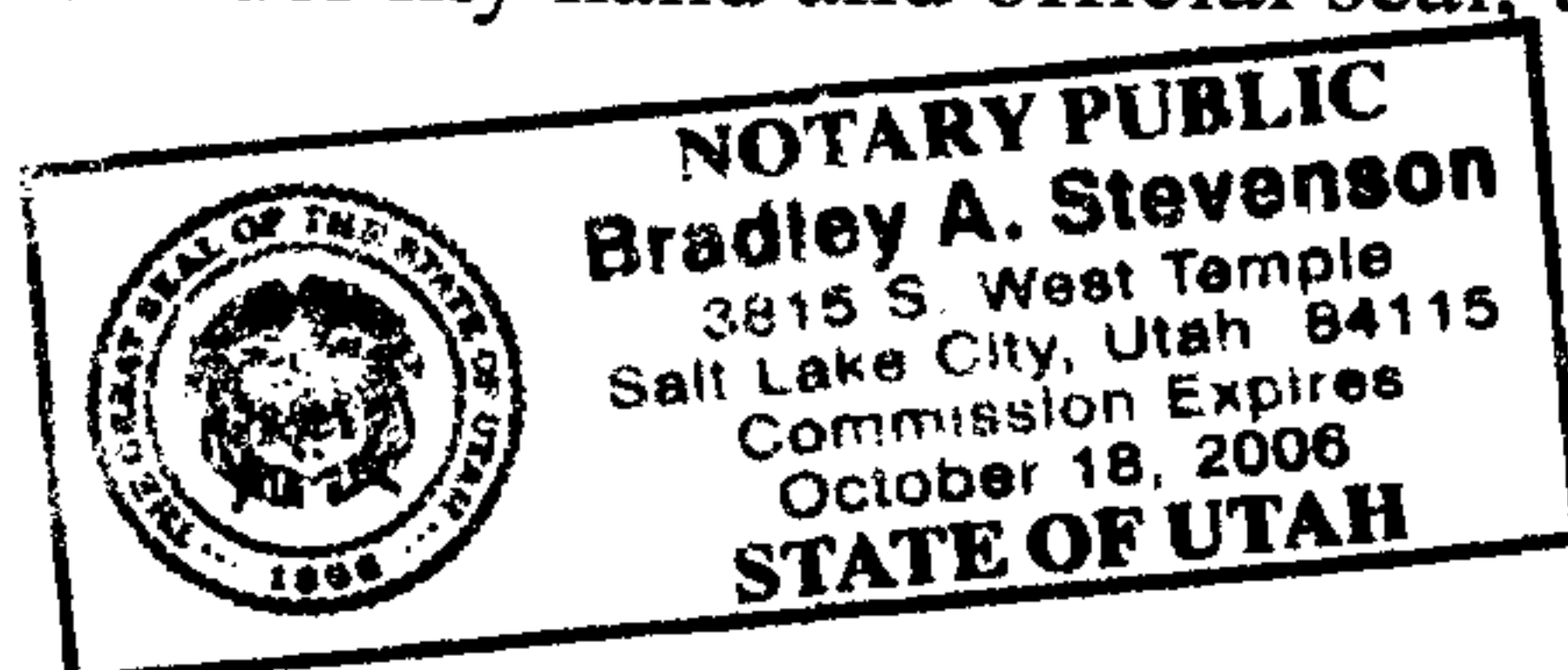
J P MORGAN CHASE BANK, AS TRUSTEE FOR
THE TRUMAN CAPITAL MORTGAGE LOAN
TRUST 2002-1

By: Joyce Kindsvogel
Its: **JOYCE KINDSVOGEL, DOC. CONTROL OFFICER**

STATE OF Utah)
COUNTY OF Salt Lake

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that **JOYCE KINDSVOGEL, DOC. CONTROL OFFICER** whose name as Control Office of J P MORGAN CHASE BANK, AS TRUSTEE FOR THE TRUMAN CAPITAL MORTGAGE LOAN TRUST 2002-1 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.

Given under my hand and official seal, this the 19 day of Feb, 2003.



Bradley A. Stevenson
Notary Public
My Commission Expires: _____