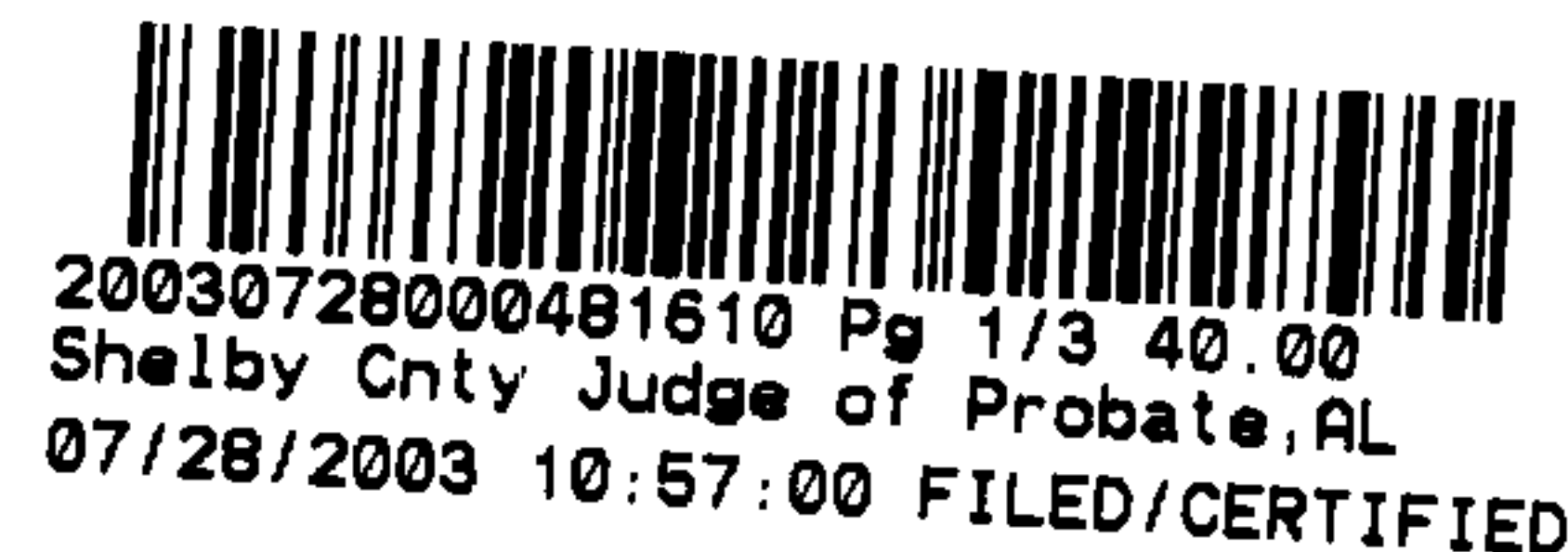


23.000



STATE OF ALABAMA)

SPECIAL WARRANTY DEED

SHELBY COUNTY)

That in consideration of TEN DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATIONS to the undersigned Grantor, WACHOVIA BANK OF DELAWARE, NATIONAL ASSOCIATION, f/k/a FIRST UNION NATIONAL BANK OF DELAWARE, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto CHARLES H. McDONALD and wife, BETTY S. McDONALD, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Commencing at the intersection of the Westerly line of a public road with the Southerly line of the grantor's former eye tract property (Central of Georgia Railway Company, a corporation, former grantor), said point being 3640 feet, more or less, Northwardly of the grantor's M.P. S-42, measured along the center line of the grantor's main tract, Birmingham District, and 235 feet Westwardly of and measured at right angles thereto, extending thence in a general Westerly and Southwesterly direction, by curve and tangent, a distance of 200 feet to the point of beginning of the parcel herein described; thence continue in a generally Westerly and Southwesterly direction along the South line of former Central of Region Railway Company right of way and along the South line of property described in Deed Book 171, at Page 283, Office of the Judge of Probate of Shelby County, Alabama, a distance of 250 feet, more or less, to the Southeast corner of Leo Lawrence Isbell and wife, Helen Marie Isbell, property, as described in Deed Book 264, at Page 199, Office of the Judge of Probate of Shelby County, Alabama; thence run Northwesterly 120 feet, more or less, along the East line of said Isbell property, to the Northeast corner of said Isbell property; thence run Northeasterly along the North line of said former railroad right of way and along the North line of said property described in Deed Book 171, Page 383 a distance of 292 feet, more or less, to a point which is 210 feet West (measured along said former right of way line) of the Westerly line of said public road; thence run Southerly a distance of 190 feet, more or less, to the point of beginning, situated in the Southeast 1/4 of Section 32, Township 17 South, Range 1 East.

Subject to:

1. All easements, rights of way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");
2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character,

in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the property.

7. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed dated January 9, 2003, and recorded in the probate office of Shelby County.

Grantor covenants that it is seized and possessed of the said land and has right to convey it, and warrants the title against the lawful claims of all

persons claiming by, through, and under it, but not further otherwise.

TO HAVE AND TO HOLD unto the said Grantees, their heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereunto set its signature and seal, this the 10th day of July, 2003.



WACHOVIA BANK OF DELAWARE, NATIONAL
ASSOCIATION, f/k/a FIRST UNION NATIONAL
BANK OF DELAWARE

BY:
Its

[Signature]
President

STATE OF NC
COUNTY OF Wake

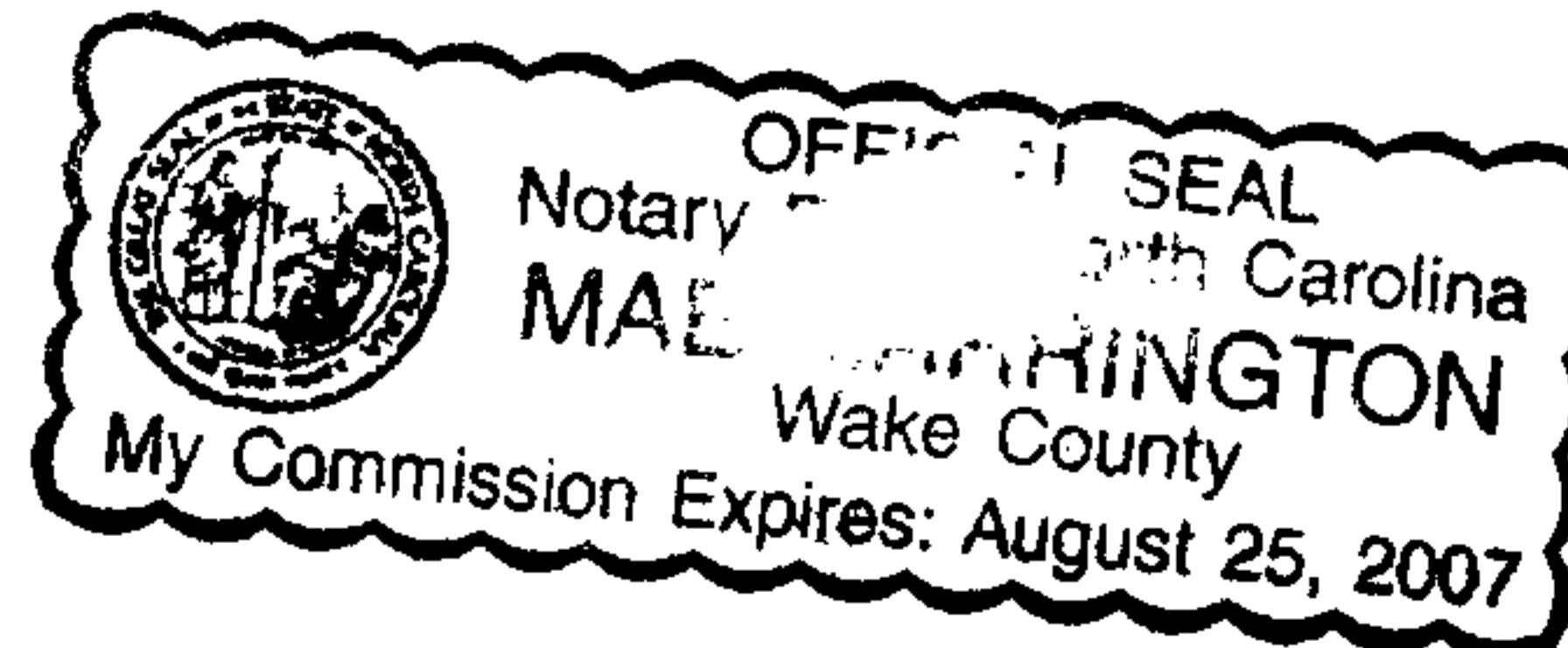
20030728000481610 Pg 3/3 40.00
Shelby Cnty Judge of Probate, AL
07/28/2003 10:57:00 FILED/CERTIFIED

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeff Szymendera, whose name as VP, of WACHOVIA BANK OF DELAWARE, NATIONAL ASSOCIATION, f/k/a FIRST UNION NATIONAL BANK OF DELAWARE, 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 9 day of July, 2003.

Mae Harrington
NOTARY PUBLIC
My Commission Expires:

AFFIX SEAL



Grantees Address:
56 Highway 478
Leeds, Alabama 35094

HMSI Loan No.: 6693787

This instrument prepared by:
McDowell & Beason, P.C.
Attorneys At Law
P.O. Box 818
Russellville, AL 35653
(256) 332-1660