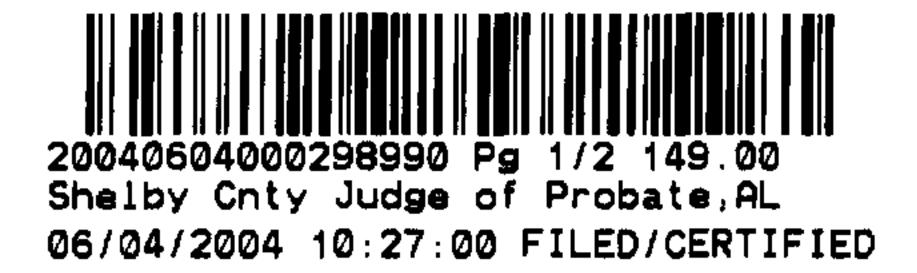
*



WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Ove Hundred Thirty food Thousand, \$(134,900.00) in hand paid to the undersigned SEAN DAVID BEARDEN AND EMILY MULVANEY BEARDEN, HUSBAND AND WIFE, (herein referred to as GRANTORS) in hand paid by American Escrow & Closing Company, an Illinois Corporation

, herein referred to as **GRANTEES**, herein the receipt and sufficiency of which are hereby acknowledged, Grantors do, by these presents, GRANT, BARGAIN, SELL and CONVEY unto GRANTEES, as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, ALABAMA, to-wit:

Lot 5, according to the Survey of Willow Creek South, as recorded in Map Book 23, page 102, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:
ADVALOREM TAXES DUE 2003

AND THEREAFTER.

TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES, IMMUNITIES AND RELEASE OF DAMAGES RELATING THERETO NOT OWNED BY GRANTORS.

EASMENTS, RESTRICTIONS, COVENANTS, AGREEMENTS AND CONDITIONS OF RECORD.

\$_____OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD to Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The GRANTORS do for themselves, their heirs and assign, covenant with the said GRANTEES, their executors, administrators and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will and their heirs, executors, administrators and assigns forever warrant and defend against the lawful claims of all persons.

IN WITNESS WHEREOF, SEAN DAVID BEARDEN AND EMILY MULVANEY BEARDEN, HUSBAND AND WIFE, have hereunto set their hand and seal this
Lu In Bul
SEAN DAVID BEARDEN CHANGE BOOK
EMILY MULVANEY BEARDEN
STATE OF COUNTY OF
I, the undersigned authority, A Notary Public in and for said State at Large hereby certify that SEAN DAVID BEARDEN , Grantor, whose name 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/they executed same voluntarily on the day the same bears date.
Given under my hand and official seal thisi_yday of
STATE OF COUNTY OF
I, the undersigned authority, A Notary Public in and for said State at Large hereby certify that EMILY MULVANEY BEARDEN , Grantor, whose name 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/they executed same voluntarily on the day the same bears date.
Given under my hand and official seal this 14 day of
BONDED THRU NOTARY PUBLIC UNDERWRITERS GRANTEE'S ADDRESS:

THIS INSTRUMENT PREPARED BY: