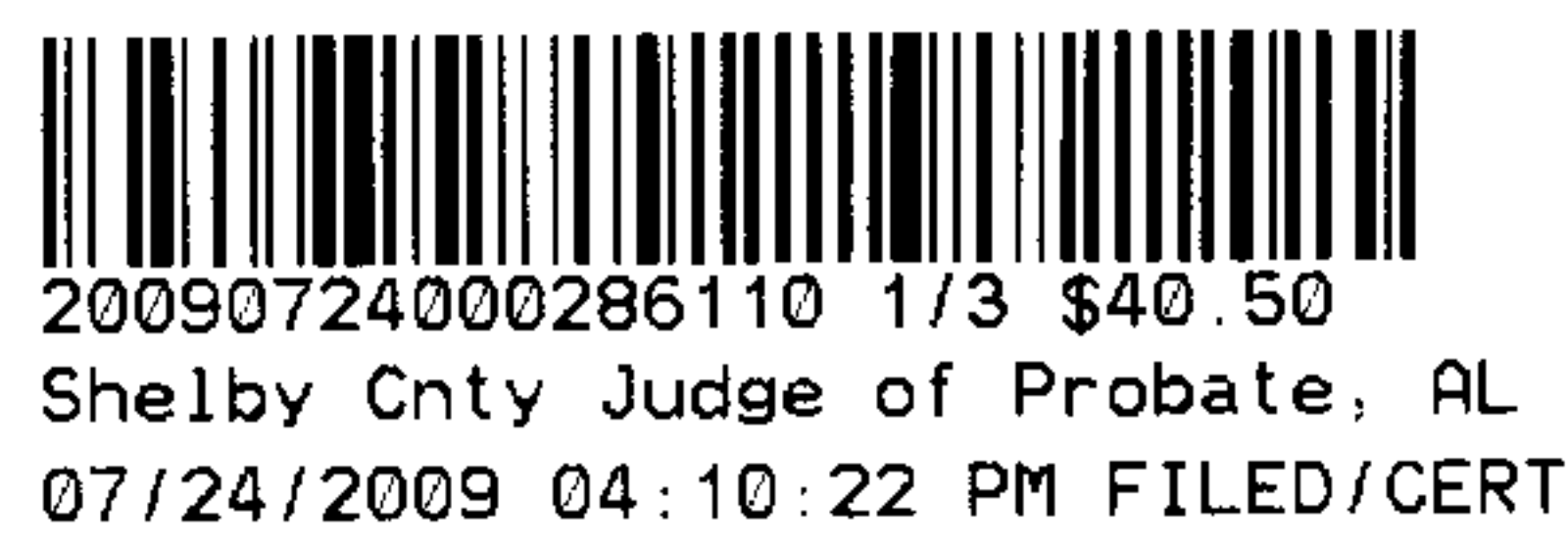


THIS INSTRUMENT WAS PREPARED BY:

Burt W. Newsome
NEWSOME LAW, L.L.C.
P.O. Box 382753
Birmingham, Alabama 35238



STATE OF ALABAMA)
)
SHELBY COUNTY) **SPECIAL WARRANTY DEED**

That in consideration of SIXTY THOUSAND AND NO/100 DOLLARS (\$60,000.00) to the undersigned paid by Grantee herein, the receipt of which is hereby acknowledged, the undersigned M & F BANK f/k/a First National Bank of Shelby County, a bank organized under the laws of the State of Mississippi (hereinafter called the Grantor), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto PAUL VEITCH AND DONNA R. VEITCH, husband and wife, (hereinafter referred to as Grantees), with joint right of survivorship, the following

described real estate situated in Shelby County, Alabama, to-wit : *\$36,585.50 of this purchase was paid from the proceeds of a mortgage loan closed simultaneously herewith*

Parcel I:
Begin at the SE corner of the NE ¼ of NW 1/4, Section 3, Township 20 South, Range 2 East, Shelby County, Alabama and run thence Northerly along the East line of said ¼ - ¼ a distance of 361.75 feet to a steel pin corner; thence turn an angle of 87 degrees 51 minutes 11 seconds to the left and run Westerly a distance of 361.75 feet to a steel pin corner; thence turn an angle of 92 degrees 08 minutes 49 seconds to the left and run southerly a distance of 361.75 feet to a steel pin corner on the South line of same said ¼ - ¼; thence turn an angle of 87 degrees 51 minutes 11 seconds to the left and run Easterly along said ¼ - ¼ line a distance of 361.75 feet to the point of beginning marked on each corner with a steel rebar pin.

Parcel II:
Commence at the SE corner of the NE ¼ of the NW ¼ of Section 3, Township 20 South, Range 2 East, Shelby County, Alabama, and run thence Northerly along the said ¼ - ¼ 361.75 feet to the point of beginning of the property being described; thence continue along last described course a distance of 241.0 feet to a point; thence turn an interior angle of 87 degrees 51 minutes 11 seconds left and run Westerly a distance of 361.75 feet to a point; thence turn an angle of 92 degrees 08 minutes 49 seconds left and run Southerly a distance of 241.0 feet to a point; thence turn an angle of 87 degrees 51 minutes 11 seconds left and run Easterly a distance of 361.75 feet to the point of beginning; being situated in Shelby County, Alabama.

Also, an access easement described as follows:

Commence at the SE corner of the NE ¼ of the NW ¼ of Section 3, Township 20 South, Range 2 East, Shelby County, Alabama and run thence northerly along the East line of said ¼ - 1/4 a distance of 602.75 feet to the point beginning of the access easement being described; thence continue along last described course of 783.17 feet to a point on the South right of way line of a public road; thence turn an angle of 87 degrees 51 minutes 11 seconds left and run westerly along said right of way a distance of 30.0 feet to a point; thence turn an angle of 92 degrees 08 minutes 49 seconds left and run southerly a distance of 783.17 feet to a point; on the North line of Parcel 2 described above; thence turn an angle of 87 degrees 51 minutes 11 seconds left and run Easterly along the said North line of said Parcel 2 a distance of 30.0 feet to the point of beginning; being situated in Shelby County, Alabama.

This deed is subject to all matters of public record which would affect title vesting hereby in the Grantees under the present laws of the State of Alabama, including Sections 6-5-248 and 6-5-253, *Code of Alabama*.

No word, words, or provisions of this instrument are intended to operate as or imply covenants of warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through or under the Grantor.

This property is being sold on an AS IS, WHERE IS basis, and with all faults. This property is also being sold subject to any easements, encumbrances, and exceptions reflected in the records of the office of the Judge of Probate of the county in which the above described property is located. This property is being sold without warrant of recourse, expressed or implied as to title, use and/or enjoyment and is being sold subject to the right of redemption of all parties entitled thereto.

TO HAVE AND TO HOLD the above described property, together with all rights and privileges incident or appurtenant thereto, unto PAUL VEITCH AND DONNA R. VEITCH, with joint right of survivorship, their successors, heirs and assigns forever, it being the intention of the parties to this conveyance that on the event of Grantees' death, the entire interest in fee simple shall past to the successors, heirs and assigns of the Grantees. This conveyance is made under the express authority of *Code of Alabama*, 1975, Section 35-4-7, as amended.

IN WITNESS WHEREOF, M & F BANK f/k/a First National Bank of Shelby County, a bank organized under the laws of the State of Alabama, has caused this conveyance to be executed in its name by its undersigned officer, and its seal affixed this the 15th day of July, 2009.

M & F BANK f/k/a First National
Bank of Shelby County

By: 

Its: President

STATE OF ALABAMA

SHELBY COUNTY

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)



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Shelby Cnty Judge of Probate, AL
07/24/2009 04:10:22 PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Jeffrey B. Lacey as President of M & F Bank f/k/a First National Bank of Shelby County, whose name is signed to the foregoing deed, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 15th day of July, 2009.

Teresa W. Ray
Notary Public

My commission expires: 1-4-2010