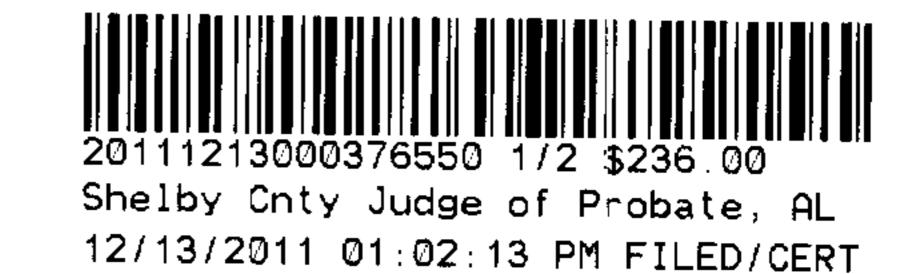
THIS INSTRUMENT PREPARED BY:
Richard W. Theibert, Attorney
Najjar Denaburg, P.C.
2125 Morris Avenue
Birmingham, Alabama 35203



Send Tax Notice to: Jerry D. McNeel Henrietta P. McNeel

Hapaster, TI

STATE OF ALABAMA)

STATUTORY WARRANTY DEED

SHELBY COUNTY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Two Hundred Twenty-One Thousand and No/100, (\$221,000.00) Dollars, in hand paid by the grantees herein, the receipt whereof is acknowledged, Superior Bank, N.A., a banking corporation, (herein referred to as "GRANTOR"), does grant, bargain, sell and convey unto Jerry D. McNeel and spouse, Henrietta P. McNeel, (herein referred to as "GRANTEES"), as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 46, according to the Final Plat Sterling Gate Sector 2 Phase 2, as recorded in Map Book 36, Page 86, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year, 2012, not yet due and payable.
- Subject to the outstanding statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and the United States of America by virtue of a foreclosure sale held on March 22, 2011. Said statutory right of redemption arises out of that certain foreclosure deed recorded in Instrument #20110405000105810 in the Office of the Judge of Probate of Shelby County, Alabama. Said rights to expire one (1) year from date of foreclosure, i.e. March 22, 2012.
- 3. Easements and building line as shown on recorded map.
- Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages.
- 5. Right of way granted to Alabama Power Company recorded in Inst. No. 2006-5244.
- 6. Restrictions appearing of record in Inst. No. 2006-7597.

TO HAVE AND TO HOLD UNTO the said GRANTEES as joint tenants, with right of survivorship, their heirs 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 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.

GRANTOR makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the GRANTOR has neither permitted or suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the GRANTOR.

IN WITNESS WHEREOF, Superior Bank, N.A., a banking corporation, by Cynthia Bush whose name as Vice President, has hereto set her signature and seal, this 10th day of November, 2011.

| | Superior Bank, N.A. | |
|--------------------|--------------------------------------|-------|
| | BY: Cynthia Bush ITS: Vice President | (SEAL |
| STATE OF ALABAMA) | CORPORATE ACKNOWLEDGMENT | |
| JEFFERSON COUNTY) | | |

I, the undersigned, a Notary Public, in an for said County and State hereby certify that Cynthia Bush whose name as Vice President of Superior Bank, N.A., a banking corporation, 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 such conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of the said corporation.

Given under my hand and official seal this 10th day of November, 2011.

Notary Public

My commission expires:

[notarial seal]

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20111213000376550 2/2 \$236.00 Shelby Cnty Judge of Probate, AL 12/13/2011 01:02:13 PM FILED/CERT