

This Instrument was prepared by:

PLEASE SEND TAX NOTICE TO:

OSCAR W. ADAMS, III, P.C.
Attorney at Law
1603 - 5th Avenue North
Birmingham, Alabama 35203

Mr. and Mrs. Roderick W. Moore, Sr.
1007 South Lake Cove
Birmingham, Alabama 35244

WARRANTY DEED, JOINT GRANTEES WITH SURVIVORSHIP

STATE OF ALABAMA)
 :
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of TEN DOLLARS (\$10.00) AND OTHER GOOD, VALUABLE AND SUFFICIENT CONSIDERATION to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, we, RODERICK W. MOORE, SR. and wife JENNIFER B. MOORE (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto RODERICK W. MOORE, SR. and wife JENNIFER B. MOORE (herein referred to as Grantee, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama, to wit:

Lot 2, according to the survey of South Lake Cove, as recorded in Map Book 12, Page 98, in the Probate Office of Shelby County, Alabama.

- SUBJECT TO:**
- All assessments and taxes for the year 2003 and subsequent years, not yet due and payable.
 - Notice of Permitted Land uses as recorded in Book 160, page 492, in the Probate Office of Shelby County, Alabama.
 - Restrictions, covenants and conditions as set out in instrument recorded in Book 160, page 492, in the Probate Office of Shelby County, Alabama.
 - Right of Way to Alabama Power Company, as set forth in Real 230, page 795.
 - Right of Way to Alabama Power Company as to underground cables recorded in Real 215, page 504 and covenants pertaining thereto recorded in Real 215, page 521.
 - Title to all minerals within and underlying the premises, together with al mining rights and other rights, privileges and immunities relating thereto as recorded in Deed Book 127, Page 104.
 - No usable building space to be constructed on an elevation lower than 2 feet above the 100 flood elevation of lake.
 - Access to Lots 1 thru 20 shall be restricted to Southlake Cove, as shown by Map Book 12, page 98.
 - Riparian rights are neither guaranteed nor insured.

THAT CERTAIN MORTGAGE DATED JANUARY 23, 2003 IN THE AMOUNT OF \$233,600.00 IN FAVOR OF MCGOWIN KING MORTGAGE, LLC.

TO HAVE AND TO HOLD, unto the said RODERICK W. MOORE, SR. and wife JENNIFER B. MOORE 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 grantee does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the Grantees, their heirs and assigns forever.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 27th day of March, 2003.

Witnesses:

 Roderick W. Moore, Sr. (Seal)
RODERICK W. MOORE, SR.

 Jennifer B. Moore (Seal)
JENNIFER B. MOORE
=====

STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

GENERAL ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RODERICK W. MOORE, SR. and JENNIFER B. MOORE, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27th day of March, 2003.

Rita O. Dunn

Notary Public
My Commission Expires: 2/16/04