

This instrument was prepared by

Send Tax Notice To: Davied D. Lunsford
name
108 Sommersby Circle
address
Pelham, Alabama 35124

(Name) William H. Halbrooks
#1 Independence Plaza, Suite 704
(Address) Birmingham, Alabama 35209

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA }
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Eight Thousand and no/100-----(\$108,000.00) Dollars
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Charles G. Kessler, Jr., a married man
(herein referred to as grantors) do grant, bargain, sell and convey unto
Davied D. Lunsford and Cindy K. Lunsford

(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 52, according to the Survey of Sommersby Townhomes, as recorded in Map
Book 20, Page 112, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$ 106,331.00 of the purchase price recited above
was paid from a mortgage loan closed simultaneously herewith.

The property conveyed herein is not the homestead of Charles G. Kessler, Jr.
nor that of his spouse.

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.

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

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 5th
day of May, ~~19~~ 2003.

(Seal)

(Seal)

(Seal)

Charles G. Kessler, Jr. (Seal)
Charles G. Kessler, Jr. (Seal)

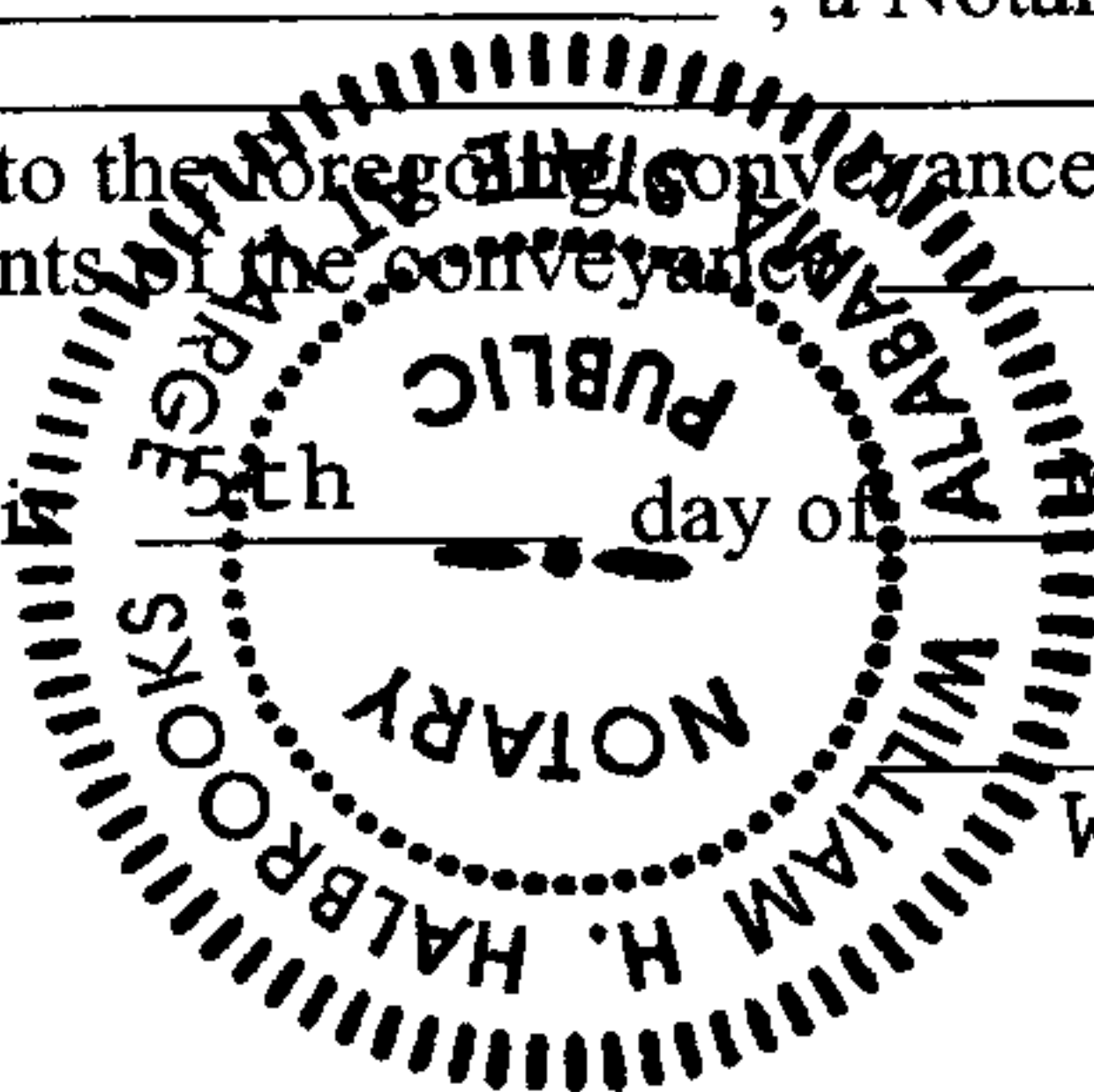
(Seal)

STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Charles G. Kessler, Jr.
whose name ~~is~~ 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 executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 5th day of May, A.D., ~~19~~ 2003.



William H. Halbrooks
William H. Halbrooks Notary Public