

TO HAVE AND TO HOLD unto the said Grantee and to its successors and assigns forever.

IN WITNESS WHEREOF, Grantor has heretofore set his signature and seal as of the 31 day of July, 2003.

GRANTOR:

Terry M. Habshey
Terry M. Habshey
71. Dr A120-813-47-174-0

STATE OF Florida)
Bay COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Terry M. Habshey, a married man**, 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 such conveyance, he executed the same voluntarily on the day the same bears date..

Given under my hand and seal, this 31 day of July, 2003.

Velma Lois Mims
Notary Public
My commission expires: _____

(SEAL)

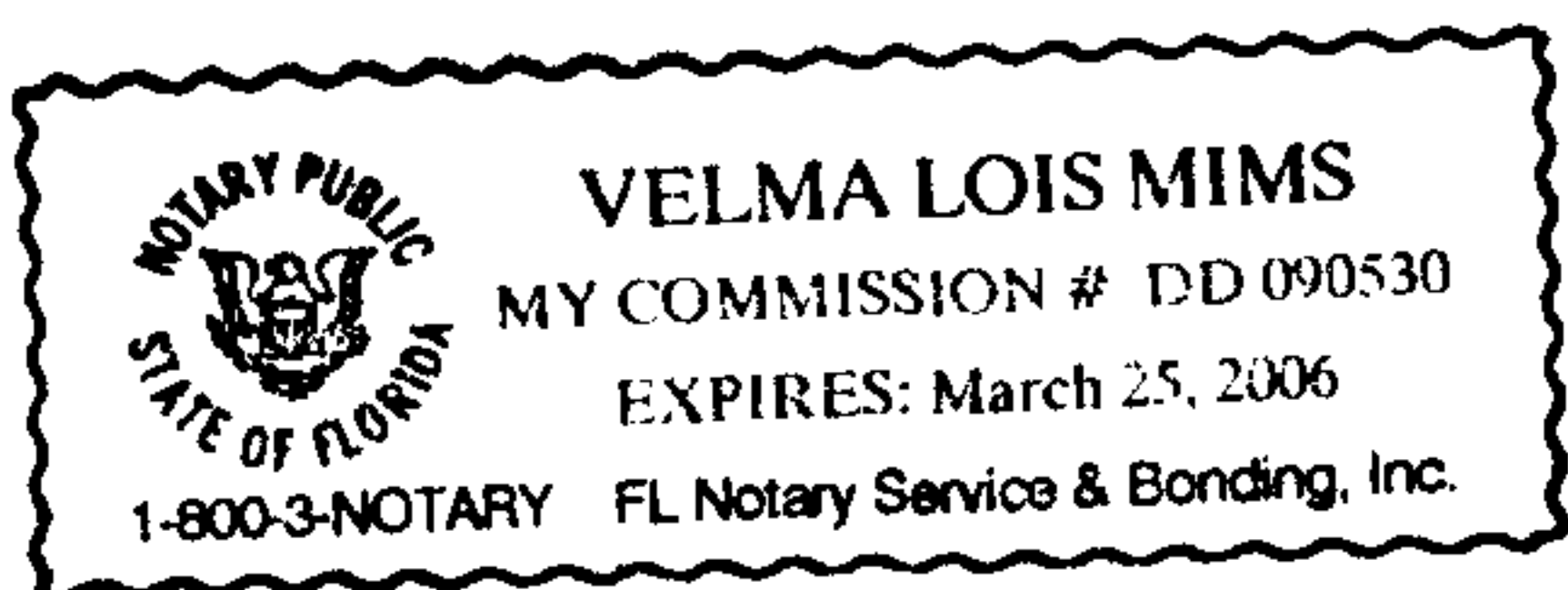


EXHIBIT "A"

Beginning at a found ½ inch rebar corner representing the Southwest corner of the North one half of the Northeast quarter of the Southeast quarter of Section 13, Township 20 South, Range 4 West, Shelby County, Alabama and run thence North 00 degrees, 36 minutes, 08 seconds West along the West line of said quarter-quarter section a distance of 664.85 feet to a found 1 inch open top pipe corner; thence run North 79 degrees, 09 minutes, 24 seconds East a distance of 521.03 feet to a found rebar corner; thence run North 36 degrees, 01 minutes, 46 seconds West a distance of 420.07 feet to a found rebar corner on the Southerly margin of Shelby County Highway No. 93; thence run North 54 degrees, 08 minutes, 59 degrees, East along said margin of said road a distance of 292.98 feet to a found rebar corner; thence run South 26 degrees, 26 minutes, 47 seconds East a distance of 241.81 feet to a found rebar corner; thence run North 53 degrees, 53 minutes, 10 seconds East a distance of 241.03 feet to a found rebar corner on the Westerly margin of Alabama Highway No. 52 in a curve to the left having a central angle of 09 degrees, 19 minutes, 01 second and a radius of 2,495.70 feet; thence run Southeasterly along the arc of said curve an arc distance of 405.83 feet to a found ½ inch rebar corner; thence run South 50 degrees, 05 minutes, 12 seconds West a distance of 589.34 feet to a found rebar corner; thence run South 00 degrees, 33 minutes, 17 seconds East a distance of 425.68 feet to a found rebar corner; thence run North 88 degrees, 45 minutes, 19 seconds East a distance of 672.50 feet to a rebar corner; thence run South 00 degrees, 29 minutes, 31 seconds East a distance of 49.64 feet to a rebar corner on the South line of said one half quarter- quarter section; thence run South 88 degrees, 53 minutes, 38 seconds West along said one half quarter-quarter line a distance of 1,248.29 feet to the point of beginning.

Situated in Shelby County, Alabama.

RE: Legal Description
Terry M. Habshey to First Commercial Bank