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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
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Birmingham, Alabama 35244

TERRY NEAL CUMMINS
105 WINDSOR CIRCLE
PELHAM, AL 35124

STATE OF ALABAMA)
COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
WARRANTY DEED**

Know All Men by These Presents: That in consideration of THREE HUNDRED TEN THOUSAND DOLLARS and 00/100 (\$310,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES F. NORWOOD, SR. and DEBORAH DYLE NORWOOD (herein referred to as GRANTORS) do grant, bargain, sell and convey unto TERRY NEAL CUMMINS and TAMMY RENEE CUMMINS, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 2A ACCORDING TO A RESURVEY OF LOTS 1 AND 2 WEATHERLY WINDSOR SECTOR 9 AS RECORDED IN MAP BOOK 20 PAGE 43 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. 10 FOOT EASEMENT ON WEST AND 20 FOOT EASEMENT THROUGH LOT AS SHOWN BY RECORDED MAP.
3. RELEASE OF DAMAGES REGARDING SINKHOLES RECORDED IN INSTRUMENT 1993-33676 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
4. RESTRICTIONS OR COVENANTS RECORDED IN INSTRUMENT 1993-37457 AND INSTRUMENT 1994-1187 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA
5. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN VOLUME 145, PAGE 173; VOLUME 165, PAGE 103 AND VOLUME 197, PAGE 348 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO RECORDED IN VOLUME 268, PAGE 98 VOLUME 154, PAGE 718 AND INSTRUMENT 1993-36367, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. EASEMENT FOR ALABAMA POWER COMPANY RECORDED IN INSTRUMENT 1994-31817 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

8. PERMITS TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 230, PAGE 117 AND DEED BOOK 242, PAGE 911 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. TERMS AND CONDITIONS OF THAT CERTAIN AGREEMENT RECORDED IN INSTRUMENT 1993-36369 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. EASEMENT FOR ALABAMA POWER COMPANY RECORDED IN INSTRUMENT 1994-1387 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$279,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, JAMES F. NORWOOD, SR. and DEBORAH DYLE NORWOOD, have hereunto set his, her or their signature(s) and seal(s), this the 20th day of February, 2004.


JAMES F. NORWOOD, SR.

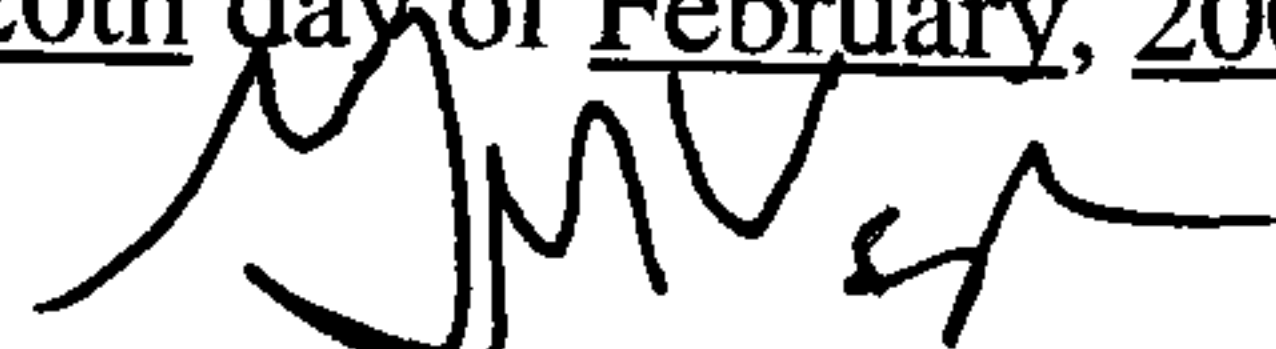

DEBORAH DYLE NORWOOD

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES F. NORWOOD, SR. and DEBORAH DYLE NORWOOD, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 20th day of February, 2004.



Notary Public

My commission expires: 9.29.06