

This instrument was prepared by:

Grantees' address:
4660 Lake Valley Drive
Birmingham, AL 35244

William R. Justice
P.O. Box 1144 Columbiana, Alabama 35051

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

STATE OF ALABAMA

SHELBY COUNTY KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One and no/100 DOLLARS (\$1.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, and in order to create a joint tenancy with right of survivorship, the undersigned McFate E. Beveridge, as Trustee of the McFate E. Beveridge Management Trust dated September 1, 2000 (herein referred to as GRANTOR, whether one or more) does grant, bargain, sell and convey unto McFate E. Beveridge and Claudine L. Beveridge (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 56A, according to the Survey of Southlake Townhomes, First Addition, as recorded in Map Book 13, Page 32, in the Probate Office of Shelby County, Alabama.

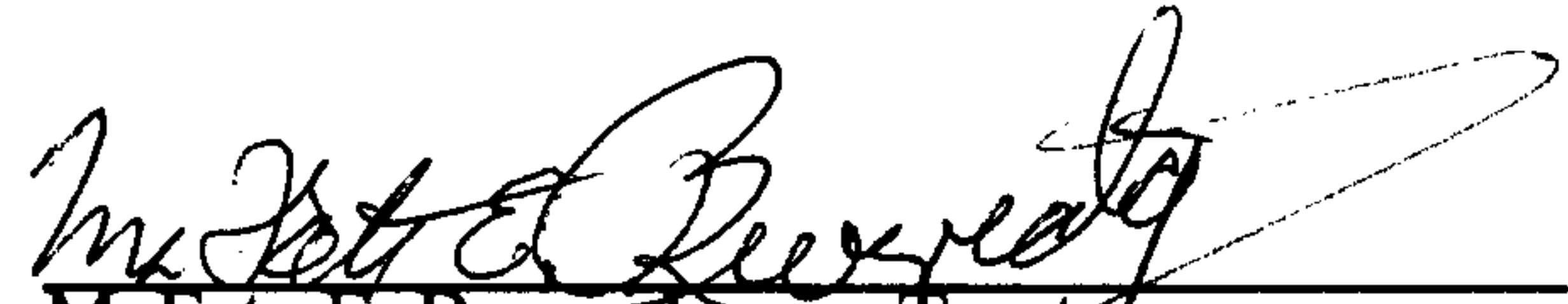
Subject to the lien for ad valorem taxes for the current year or the subsequent year not yet payable; and all easements, restrictions, exceptions, rights of way, covenants, and conditions of record.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And GRANTOR does for GRANTOR and for GRANTOR'S heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and GRANTOR'S 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, GRANTOR has hereunto set GRANTOR'S hand and seal, this 26th day of January, 2005.



McFate E. Beveridge, as Trustee

STATE OF ALABAMA

SHELBY COUNTY General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that McFate E. Beveridge, whose name as Trustee of the McFate E. Beveridge Management Trust dated September 1, 2000, 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, in his capacity as trustee.

Given under my hand and official seal this 26th day of January, 2005.


Notary Public

