



This instrument was prepared by: Mike T. Atchison P O Box 822 Columbiana, AL 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS

SHELBY COUNTY

That in consideration of NINETEEN THOUSAND and NO/00 (\$19,000.00), and other good and valuable considerations to the undersigned grantor, in hand paid by grantee herein, the receipt whereof is acknowledged, I or we,

WACHOVIA SBA LENDING, INC.

grant, bargain, sell and convey unto,

D ELWYN BEARDEN AND DEBBY S BEARDEN

the following described real estate, situated in: SHELBY County, Alabama, to-wit:

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION.

Situated in Shelby County, Alabama.

Subject to restrictions, easements and rights of way of record.

This property constitutes no part of the homestead of the grantor, or of his spouse.

Subject to taxes for 2005 and subsequent years, easements, restrictions, rights of way and permits of record.

\$0.00 of the above-recited consideration was paid from a first mortgage recorded 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, their heirs and assigns, and 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, heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 25TH day of July, 2005.

WACHOVIA SBA LENDING, INC.

TIM WILLIAMS, AVP SPECIAL ASSETS

STATE OF CALIFORNIA PLACER COUNTY

I, the undersigned authority,

a Notary Public in and for said County, in said State, hereby certify

that

TIM WILLIAMS, AVP SRECIAL ASSETS FOR WACHOVIA SBA LENDING, INC.

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 25TH day of July, 2005

My Commission Expires: 3.13-04

Notary Public

MOTARY PUBLIC - CALIFORNIA & SACRAMENTO COUNTY COMM. EXPIRES MAR 13, 20091

EXHIBIT "A" LEGAL DESCRIPTION

TRACT I:

PARCEL I:

A parcel of land located in the SE 1/4 of Section 17, Township 20 South, Range 2 West, Shelby County, Alabama, described as follows: Begin at the most westerly corner of Lot 35 of Deer Springs Estates, Third Addition, as recorded in Map Book 6, Page 5 in the Office of the Judge of Probate, Shelby County, Alabama; thence run north 53 degrees 59 minutes east along the northwesterly line of said Lot 35 and Lot 34 of said Subdivision, a distance of 200 feet to the most northerly corner of said Lot 34; thence turn left 90 degrees a distance of 193.6 feet; thence turn left 99 degrees 07 minutes a distance of 202.56 feet; thence turn left 80 degrees 53 minutes a distance of 161.5 feet to the point of beginning.

PARCEL II:

A parcel of land located in the SE 1/4 of Section 17, Township 20 South, Range 2 West, Shelby County, Alabama, more particularly described as follows: Commence at the most northerly corner of Lot 31, of Deer Springs Estates, Third Addition, as recorded in Map Book 6, Page 5, in the Office of the Judge of Probate, Shelby County, Alabama; thence in a southwesterly direction along the northwesterly property line of said Lot 31, a distance of 75.00 feet to the point of beginning; thence 90 degrees right in a northwesterly direction a distance of 193.60 feet; thence 90 degrees left in a southwesterly direction a distance of 193.60 feet; thence 90 degrees left in a southeasterly direction a distance of 193.60 feet; thence 90 degrees left in a northwesterly direction a distance of 225.0 feet to the point of beginning.

PARCEL III:

Part of Lot 31, Deer Springs Estates, Third Addition, as recorded in Map Book 6, Page 5, in the Office of the Judge of Probate, Shelby County, Alabama, more particularly described as follows: Begin at the most southerly corner of said Lot 31, said point also being the most easterly corner of said Lot 32 and said point also being on the NW right of way line of Houston Drive; thence in a northwesterly direction along the SW line of said Lot 31 and the NE line of said Lot 32, a distance of 175.0 feet to the most westerly corner of said Lot 31, said point also being the most northerly corner of said Lot 32; thence 90 degrees right in a northeasterly direction along the NW line of said Lot 31, a distance of 25.0 feet; thence 90 degrees right in a southeasterly direction a distance of 175.0 feet to a point of the NW right of way line of Houston Drive, said point also being on the SE line of said Lot 31; thence 90 degrees right in a southwesterly direction along said right of way line and said southeast line a distance of 25.00 feet to the point of beginning.

All being situated in Shelby County, Alabama.

20050801000383620 2/2 \$33.00 Shelby Cnty Judge of Probate, AL 08/01/2005 08:23:17AM FILED/CERT

Shelby County, AL 08/01/2005 State of Alabama Deed Tax: \$19.00