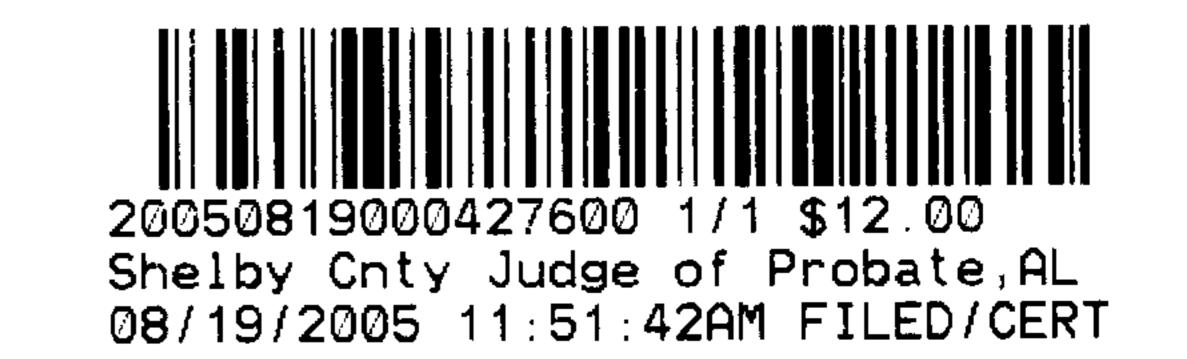
KENNETH D. COST & DONALD E LOWERY



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 THIRTY SIX THOUSAND and NO/00 (\$36,000.00), and other good and valuable considerations to the undersigned grantor, in hand paid by grantee herein, the receipt whereof is acknowledged, I or we,

JOHN A. HINES, JR., A SINGLE MAN

grant, bargain, sell and convey unto,

KENNETH D. COST AND DONALD E LOWERY

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

Lots 47 and 58, according to the Map of Ironwood as recorded in Map Book 32, Page 88, Probate Office of Shelby County, Alabama. 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.

\$36,000.00 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 12TH day of August, 2005.

JOHN A HINES, JR.

STATE OF ALABAMA SHELBY COUNTY

> I, the undersigned authority, MICHAEL T ATCHISON, a Notary Public in and for said County, in said State, hereby certify that JOHN A. HINES, JR.

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 12TH day of August, 2005.

Notary Publid

My Commission Expires: 10-16-08