KNOW ALL MEN BY THESE PRESENTS,

Shelby County, AL 12/28/2006 State of Alabama

Deed Tax:\$140.00

Send Tax Notice To:
Joseph T. Harvey and Valerie A. Harvey
1000 Grove Parkway
Birmingham, Alabama 35242

STATE OF ALABAMA

COUNTY OF SHELBY

same bears date.

This instrument was prepared by:

James W. Fuhrmeister

ALLISON, MAY, ALVIS, FUHRMEISTER &

KIMBROUGH, L.L.C.

P. O. Box 380275

Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

THAT IN CONSIDERATION OF Four Hundred Forty Thousand and 00/100 (\$440,000.00) Dollars and

other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of

which is hereby acknowledged, Scott McKeever and Amy McKeever, husband and wife (herein referred to as Grantors, whether one or more), do grant, bargain, sell and convey unto Joseph T. Harvey and Valerie A. Harvey, husband and wife (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:
See Exhibit "A" for legal description.
Subject to: 1. Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.
NOTE: \$300,000.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.
NOTE: This property is the homestead of the Grantees.
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 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 we do for ourselves and for our heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our 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, we have hereunto set our hands and seals, this the 27th day of December, 2006.
Scott McKeever
Amy McKeever
STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Scott McKeever and

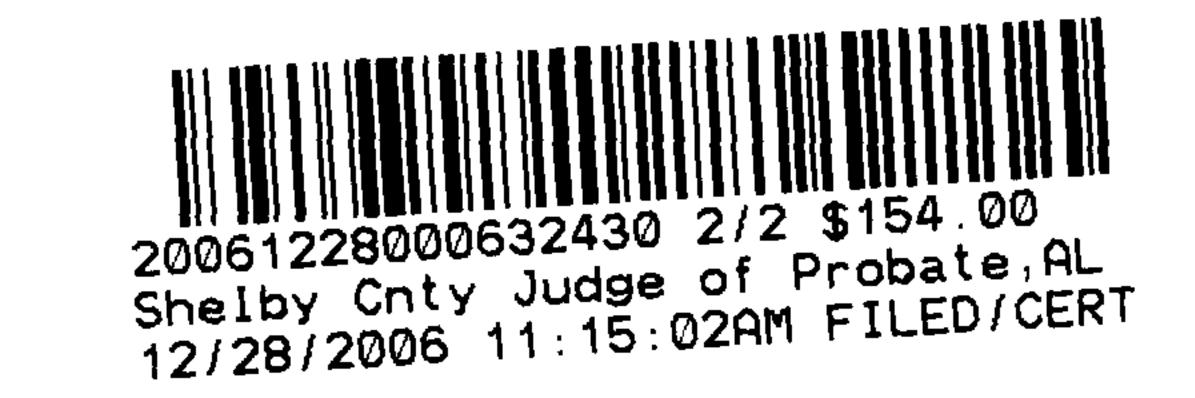
Notary Public

My Commission Expires: 5/21/07

Amy McKeever, 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 date the

Given under my hand and official seal, this the 27th day of December, 2006.



EXHIBITA

PROPERTY DESCRIPTION

Lot 1177, according to the Map of Highland Lakes, 11th Sector, an Eddleman Community, as recorded in Map Book 27, page 84 A, B, C & D, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, A Residential Subdivision, as recorded in Inst. # 1994-07111 and amended in Inst. # 1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, A Residential Subdivision, 11th Sector, recorded as Inst. # 2000-41316 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").