

This Instrument Prepared By:
Chesley P. Payne, Attorney
Massey, Stotser & Nichols, P.C.
1780 Gadsden Highway
Birmingham, Al 35235

Send Tax Notice To:
James Graham and Irene Graham
191 Renes Road
Columbiana, AL. 35051

STATE OF ALABAMA ()
SHELBY COUNTY ()

STATUTORY WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS:

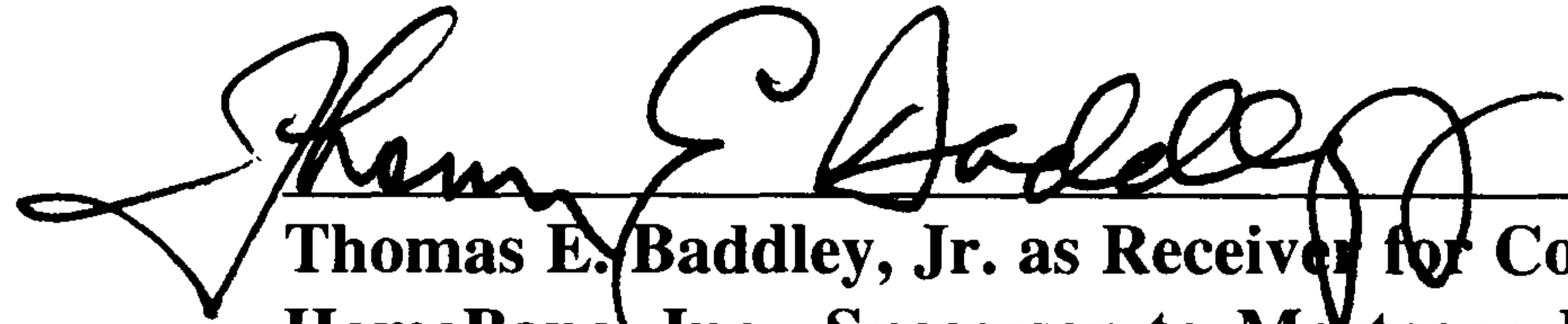
That in consideration of FIFTEEN THOUSAND AND NO/100 (\$15,000.00) Dollars in hand paid to **Thomas E. Baddley, Jr. as Receiver for Community HomeBanc, Inc., Successor to Mortgage Investors, Inc.** (as appointed in the case of Cowan, et al. v. Community HomeBanc, Inc., et al. filed in the Circuit Court of Jefferson County, Alabama and having Case Number CV-01-04028, a copy of which is being attached hereto as Exhibit "A"), ("hereinafter referred to as "Grantor") by **JAMES GRAHAM and IRENE GRAHAM** (hereinafter referred to as "Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does hereby grant, bargain, sell and convey unto Grantees, as joint tenants with right of survivorship, subject to the matters hereinafter set forth, the following described real estate situated in Shelby County, Alabama, to-wit:

See Exhibit "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

Subject, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; and further subject to any state of facts an accurate survey would show.

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, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the undersigned, **Thomas E. Baddley, Jr. as Receiver for Community HomeBanc, Inc., Successor to Mortgage Investors, Inc.** (as appointed in the case of Cowan, et al. v. Community HomeBanc, Inc., et al. filed in the Circuit Court of Jefferson County, Alabama and having Case Number CV-01-04028), has hereunto set its signature seal, on this the 15th day of February, 2007.



Thomas E. Baddley, Jr. as Receiver for Community HomeBanc, Inc., Successor to Mortgage Investors, Inc. (as appointed in the case of Cowan, et al. v. Community HomeBanc, Inc., et al. filed in the Circuit Court of Jefferson County, Alabama and having Case Number CV-01-04028)

STATE OF ALABAMA ()
COUNTY OF JEFFERSON ()

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Thomas E. Baddley, Jr., whose name as Receiver for Community HomeBanc, Inc., Successor to Mortgage Investors, Inc., whose name 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 this conveyance, he, in his capacity as such Receiver and with full authority, executed the same voluntarily for and as the act of Community HomeBanc, Inc., Successor to Mortgage Investors, Inc., on the day the same bears date.

Given under my hand and official seal, this the 15th day of February, 2007.


Notary Public

My Commission Expires: 11/25/07

EXHIBIT "A"

A tract of land located in the Southwest Quarter of the Northeast Quarter of Section 35, Township 21 South, Range 1 West, Shelby County, Alabama, and being more particularly described as commencing at the Southeast corner of the Southwest Quarter of the Northeast Quarter, said Section 35; thence South $88^{\circ}56'$ West along the South line of said forty, 450.0 feet to the place of beginning; thence from the place of beginning and continuing South $88^{\circ}56'$ West along the South line of said forty 210.0 feet; thence North $0^{\circ}40'$ West and parallel to the East line of said forty 210.0 feet; thence North $88^{\circ}56'$ East and parallel to the South line of said forty 210.0 feet; thence S $0^{\circ}40'$ East and parallel to the East line of said forty 210.0 feet to the place of beginning.