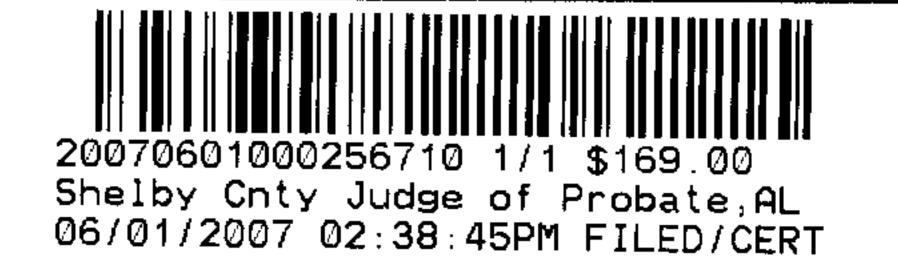
THIS INSTRUMENT PREPARED BY:
R. Timothy Estes, Esq.
Estes, Sanders & Williams, LLC
3800 Colonnade Parkway, Suite 330
Birmingham, Alabama 35243



SEND TAX NOTICE TO: Frank D Pennington 8010 Mitchell Lane Birmingham, Al 35216

WARRANTY DEED Joint Tenants With Right of Survivorship

STATE OF ALABAMA)	
		KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF SHELBY	}	

That in consideration of Three Hundred Seventeen Thousand Seven Hundred and 00/100 Dollars (\$317,700.00) and other good and valuable consideration paid in hand by the GRANTEES herein to the undersigned GRANTOR, the receipt whereof is acknowledged,

Kevin Rowland and Susan Rowland, husband and wife

(herein referred to as GRANTOR, whether one or more) do, grant, bargain, sell and convey unto

Frank Daniel Pennington and Karen Mink Pennington

(herein referred to as GRANTEE, whether one or more), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 248-A, according to the Resurvey of Lots 245 thru 249 Bent River Commons, 3rd Sector, as recorded in Map Book 28, page 119, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted. Subject to current taxes, easements and restrictions of record.

\$160,000.00 of the consideration was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, his/her/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 we do for ourselves and for our heirs, executors, and administrators covenant with the 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, his/her/their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have set our hands and seals, this the 24th day of May, 2007.

Susan Rowland

Kevin Rowland

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Shelby County, AL 06/01/2007

State of Alabama

Deed Tax:\$158.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kevin Rowland and Susan Rowland, whose names is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he/she/they executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 24th day of May, 2007.

R. TIMOTHY ESTES - Notary Public My Commission Expires: July 07, 2007