

Send tax notice to:
Lance R. Higgins
Stacey B. Higgins
3004 Stonehill Circle
Birmingham, Alabama 35244
File No. 09-175

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, Alabama 35226

STATE OF ALABAMA

JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Three Hundred Five Thousand and no/100 Dollars (\$305,000.00), in hand paid to the undersigned, Deborah G. Lowery, An Unmarried Woman, (hereinafter referred to as the "Grantor") by Lance R. Higgins and Stacey B. Higgins, Husband and Wife, (hereinafter referred to as the "Grantees"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantees as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 45, according to the Survey of Valleybrook, Phase IV, as recorded in Map Book 14, Page 84, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

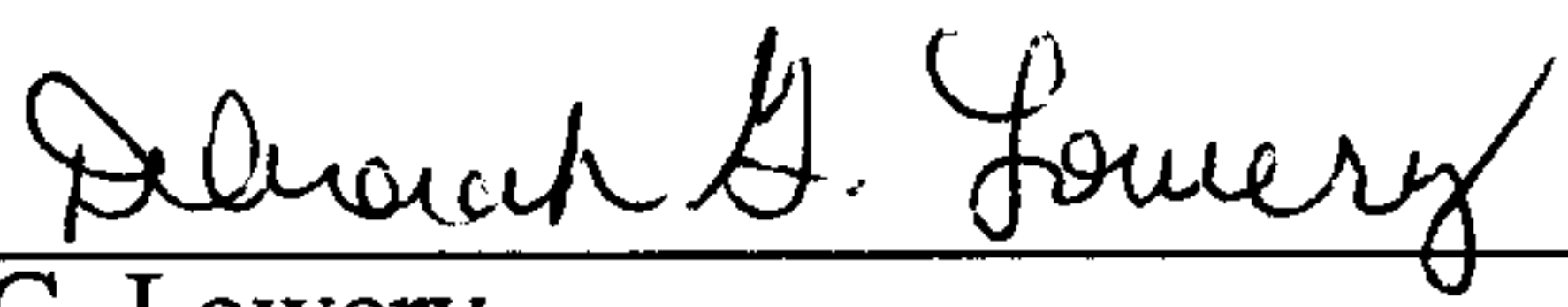
1. Ad valorem taxes due and payable October 1, 2009.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.
4. Mineral and mining rights not owned by the Grantor herein described.

(\$220,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

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 Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

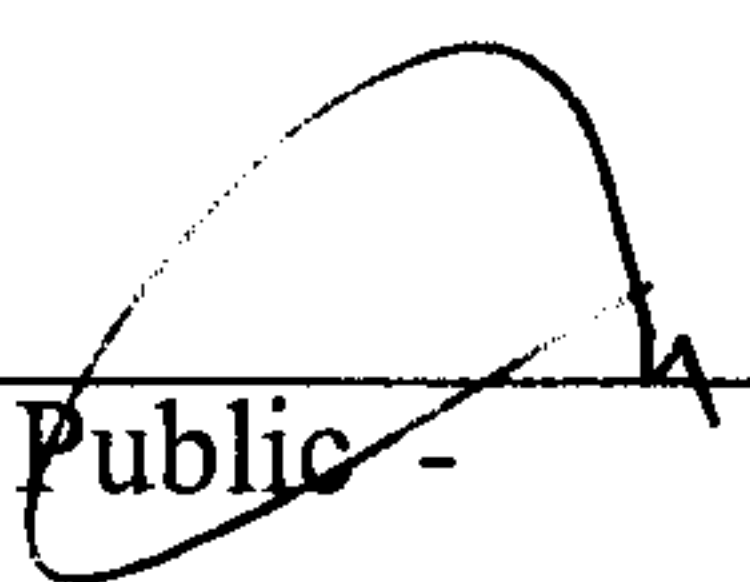
IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 14th day of
October, 2009.


Deborah G. Lowery

STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Deborah G. Lowery, An Unmarried Woman, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 14th day of October, 2009.


Notary Public - James R. Moncus, Jr.

[NOTARIAL SEAL]

My Commission expires: February 23, 2012

Deed Tax : \$85.00