

STATE OF ALABAMA)
JEFFERSON COUNTY)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Eighty One Thousand Nine Hundred and 00/100 Dollars (\$81,900.00) to the undersigned grantor, Roy Martin Construction, Inc., a corporation, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Stephen Mark Joiner and wife, Lisa Browne Joiner (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 76, according to the survey of Willow Creek, Phase Two, as recorded in Map Book 9, Page 102 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to easements, restrictions and rights of way of record.

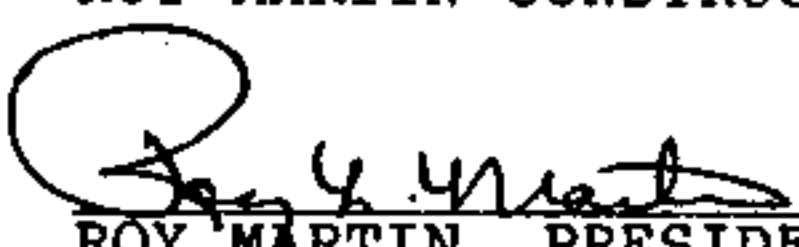
\$77,800.00 of the purchase price is secured by a first mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Roy Martin, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of April, 1986.

ROY MARTIN CONSTRUCTION, INC.

ATTEST:


ROY MARTIN, PRESIDENT

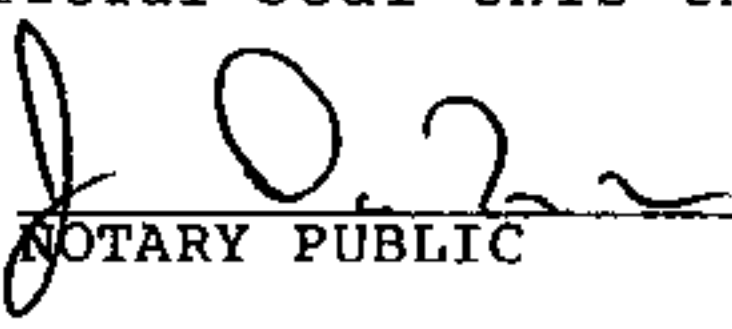
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Roy Martin, President of Roy Martin Construction, Inc., a corporation, 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 the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 30th day of April, 1986.

My Commission Expires:

8-22-88


NOTARY PUBLIC

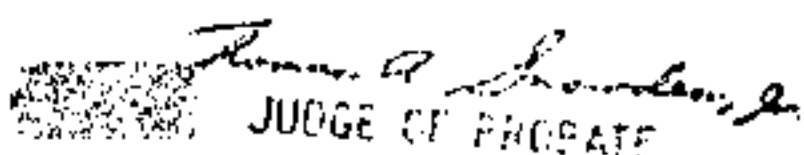
This Instrument Was Prepared By:
Smyer, White, Taylor & Putt
600 Title Building
Birmingham, Alabama 35203

SEND TAX NOTICE TO:
Stephen Mark Joiner
1029 Willow Creek Way
Alabaster, Alabama 35007

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 MAY -8 AM 9:29

1. Deed Tax \$ 450
2. Mtg. Tax
3. Recording Fee 250
4. Indexing Fee 100
TOTAL 800


JUDGE OF PROBATE