

SEND TAX NOTICE TO:

(Name) Raymond P. McClay  
3813 Kinross Drive  
 (Address) Birmingham, AL

This instrument was prepared by  
Clayton T. Sweeney  
 (Name) Corley, Moncus & Ward, P.C.  
2100 SouthBridge Parkway  
 (Address) Suite 650  
Birmingham, AL 35209  
 Form TICOR TITLE INSURANCE  
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

STATE OF ALABAMA }  
Shelby COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Fifteen Thousand and 00/100\*\*\* (\$215,000.00) DOLLARS  
 to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Jerry McCullough, a single man  
 (herein referred to as grantors) do grant, bargain, sell and convey unto

Raymond P. McClay and wife, Denise M. McClay  
 (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 330, according to the Survey of Brook Highland - an Eddleman  
 Community, 7th Sector, as recorded in Map Book 13, Page 99 A & B,  
 in the Probate Office of Shelby County, Alabama.

Subject to: Advalorem taxes for the year 1992 which are a  
 lien but are not due and payable until October 1, 1992, existing  
 easements, restrictions, set-back lines, limitations, of record.

\$90,000.00 of the consideration was paid from the proceeds  
 of a mortgage loan closed simultaneously herewith.

Inst # 1992-08707  
 05/18/1992-08707  
 03:52 PM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 001 MCD 131.50

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 said GRANTEES, their heirs  
 and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted  
 above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (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, I have hereunto set my hand(s) and seal(s), this 28th  
April, 1992.

WITNESS:  
 \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ (Seal)

Jerry McCullough (Seal)

STATE OF ALABAMA }  
Jefferson COUNTY }

I, Clayton T. Sweeney, a Notary Public in and for said County, in said State,  
 hereby certify that Jerry McCullough  
 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 the conveyance he executed the same voluntarily  
 on the day the same bears date.

Given under my hand and official seal this 28th day of April, A. D., 1992

My Commission Expires: 5/29/95

[Signature]  
 Notary Public.

Return To:  
 Corley, Moncus & Ward, P.C.  
 2100 SouthBridge Parkway  
 Suite 650  
 Birmingham, AL 35209