This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Hwy. 280E, Suite 290E Birmingham, AL 35223

STATE OF ALABAMA)
COUNTY OF SHELBY)

SEND TAX NOTICE TO:
PAUL J. MCCARTHY
CHRISTINA H. MCCARTHY
112 Sweet Gum Lane
Chelsea, AL 35043

Mailing Additions
1424 Etowah Start
Tomas 4, AL 35047

Composition From Deed HWROS

KNOW ALL MEN BY THESE PRESENTS. That in consideration of TWENTY-FIVE THOUSAND DOLLARS AND NO/100's DOLLARS (\$25,000.00) to the undersigned grantor, YELLOWLEAF ESTATES, INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto PAUL J. MCCARTHY and CHRISTINA H. MCCARTHY (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 3, according to the Map and Survey of Yellowleaf Ridge Estates, First Addition, as recorded in Map Book 20, Page 104, in the Probate Office of Shelby County, Alabama.

Subject to:
Ad valorem taxes for 1999 and subsequent years not yet due and payable until October 1, 1999. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$22,500.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 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, and other live will and my/our heirs, executors, and administrators 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 Vice President, Rodney McGinnis, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 28th day of July, 1999.

YELLOWLEAF ESTATES, INC.

Rodney McGinnis

its: Vice President

08/10/1999-33595

11:10 AM CERTIFIED

SHELDY COUNTY MOCE OF PRODATE

BOL [30]

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Rodney McGinnis, whose name as Vice President of YELLOWLEAF ESTATES, 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 28th day of July, 1999.

Notary Public

My Commission Expires: 6/5/03

AND IN LIBERALISM

STATE OF ALABAMA)

JEFFERSON COUNTY)