This instrument was prepared without evidence of title or survey by:

Grantees' address: 5 Circle One Shelby, AL 35143

William R. Justice P.O. Box 1144 Columbiana, Alabama 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Forty-five Thousand and no/100 DOLLARS (\$45,000.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, the undersigned Robert H. Posey and Nelly Robbins Gully, husband and wife, (herein referred to as GRANTOR, whether one or more) do grant, bargain, sell and convey unto David D. O'Neal and Tracy H. O'Neal (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in SHELBY County, Alabama to-wit:

Lots 23 and 24, according to the Survey of First Sector, Shelby Shores, First Addition, as recorded in Map Book 5, Page 29, in the Probate Office of Shelby County, Alabama.

The above described property does not constitute any part of the homestead of GRANTOR or GRANTOR'S spouse.

\$45,000.00 of the consideration stated above was paid by a purchase money mortgage executed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And GRANTOR does for GRANTOR and for GRANTOR'S heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and GRANTOR'S 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, GRANTOR has hereunto set GRANTOR'S hand and seal, this 23rd day of October, 2001.

Robert H. Posey

Velly Robbins Gully 10/25/2001-46207

D2:54 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 18.00

31/BSC/Davis Adays

STATE OF ALABAMA

SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Robert H. Posey and Nelly Robbins Gully, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of October, 2001.

Notary Public

Inst # 2001-46207