

This instrument was prepared by:  
Corley, Moncus & Ward, P.C.  
400 Shades Creek Parkway  
Birmingham, AL 35209

Send Tax Notice To: Richard H. Greene and Karen J. Greene  
110 Willow Ridge Lane  
Indian Springs, Alabama 35124

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

} KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One Hundred Eighty Four Thousand One Hundred Fifty dollars and no/100 (\$184,150.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Keith R. Ladd, Jr. and wife, Melissa J. Ladd (herein referred to as grantors) do grant, bargain, sell and convey unto Richard H. Greene and wife, Karen J. Greene (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 14, according to the Survey of The Willow Ridge Addition to Indian Springs, as recorded in Map Book 7, Page 76, in the Probate Office of Shelby County, Alabama.

Subject to current taxes easements and restrictions of record.

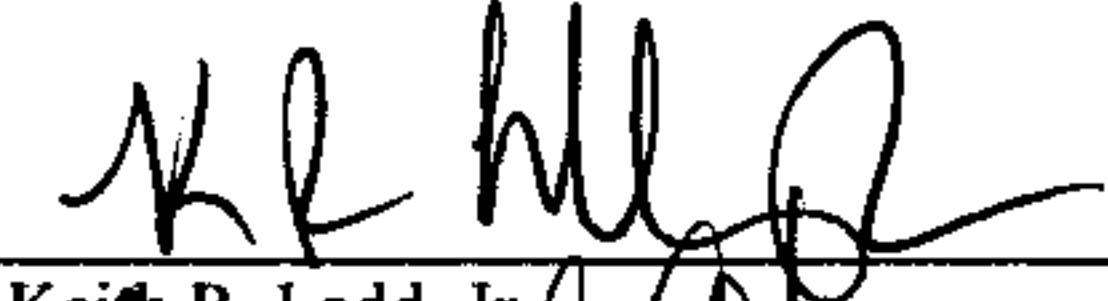
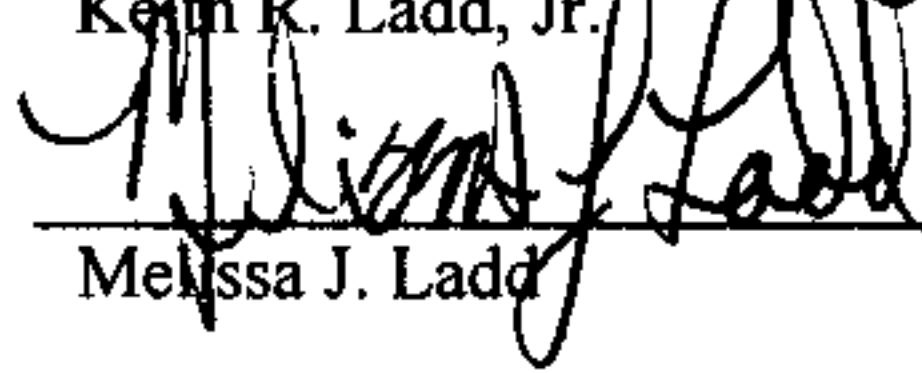
Inst # 2001-56984  
12/27/2001-56984  
03:29 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 32.50

\$165,700.00 of the Purchase Price was paid from the proceeds of a mortgage recorded 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 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, we have hereunto set our hands and seals, this 17th day of December, 2001.

_____ (Seal)		_____ (Seal)
_____ (Seal)		_____ (Seal)
_____ (Seal)	_____	_____ (Seal)
	_____	_____ (Seal)

STATE OF ALABAMA

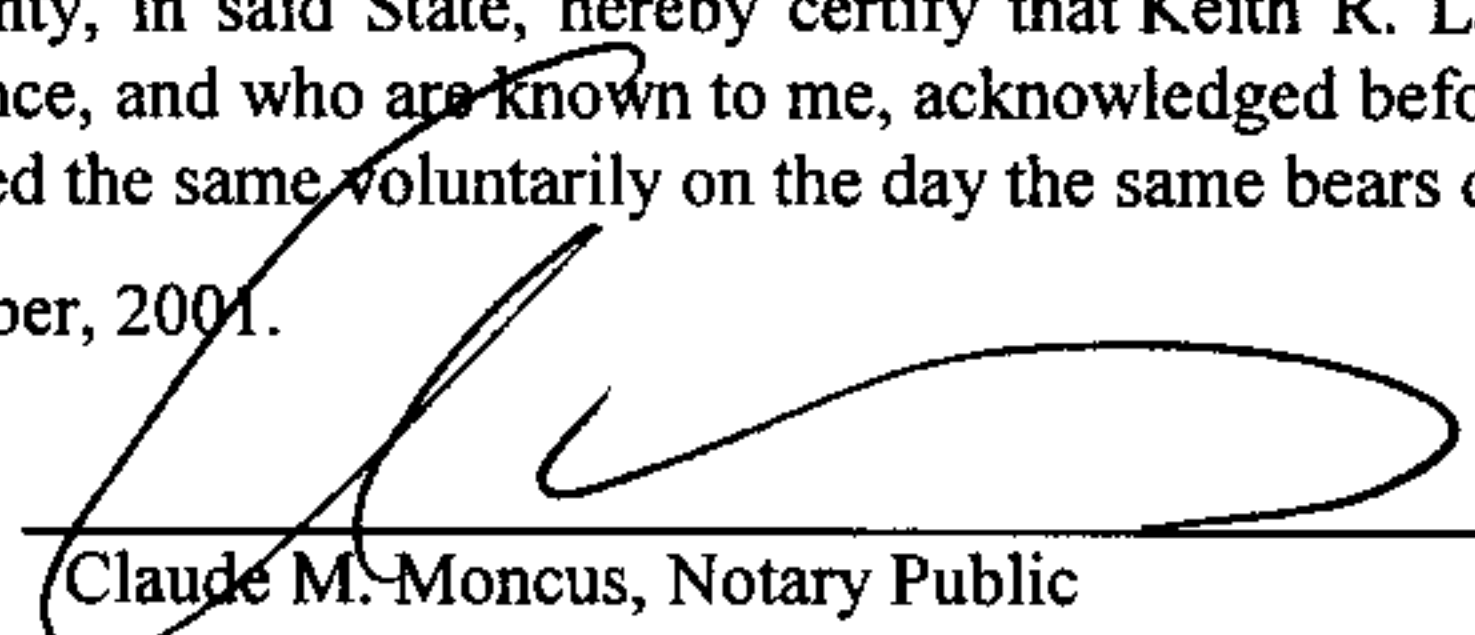
} General Acknowledgment

JEFFERSON COUNTY

I, Claude M. Moncus, a Notary Public in and for said County, in said State, hereby certify that Keith R. Ladd, Jr. and wife, Melissa J. Ladd 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 17th day of December, 2001.

My commission expires: 12/28/2003

  
\_\_\_\_\_  
Claude M. Moncus, Notary Public