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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

LURRENE A. BEARD
429 MILGRAY LANE
CALERA, AL 35040

Inst # 2002-00792

01/04/2002-00792
11:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
22.00
002 MEL

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTY NINE THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$159,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, H. EDDIE HILL and JERRIL L. HILL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LURRENE A. BEARD AND RODERICK BEARD, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 30, ACCORDING TO THE SURVEY OF SOUTHERN HILLS SECTOR 6, PHASE 2, AS RECORDED IN MAP BOOK 18, PAGE 79, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2002 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. 30 FOOT BUILDING LINE AS SHOWN BY RECORDED MAP.
3. 20 FOOT EASEMENT ON NORTHEAST AND 15 FOOT EASEMENT ON WEST, AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT 1994-18720, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$151,900.00 of the consideration herein was derived from a mortgage 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 the said GRANTEES, his, her, or 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, H. EDDIE HILL and JERRI L. HILL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 28th day of December, 2001.


H. EDDIE HILL

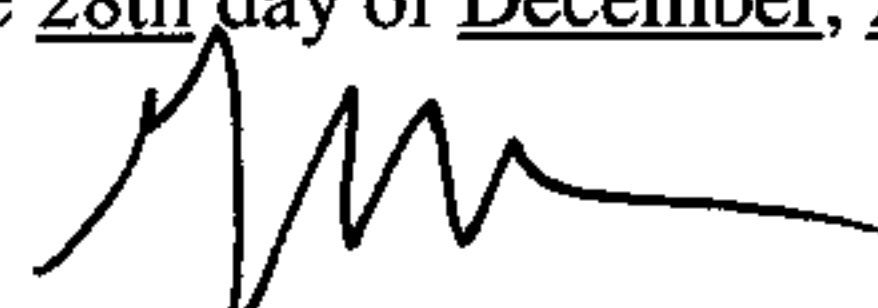

JERRI L. HILL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that H. EDDIE HILL and JERRI L. HILL, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 28th day of December, 2001.



Notary Public

My commission expires: 9.29.02

Inst # 2002-00792

01/04/2002-00792
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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 22.00