This instrument was prepared by:

Please Send Tax Notice to:

Stephen D. Keith 230 Bearden Road Pelham, Alabama 35124 Lana D. Swatek 2810 Cahaba Valley Road Pelham, AL 35124

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration One Dollar and other good and valuable consideration to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, I/we, Lana D. Swatek and husband, William Swatek, (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto Lana D. Swatek and William Swatek (hereinafter referred to as Grantees) for and during their joint lives as joint tenants 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:

See Exhibit "A", attached hereto and incorporated herein by reference.

The approximate value of the herein described property interest being conveyed is \$500.00, all of which is being paid by a mortgage loan executed contemporaneously herewith.

Subject to:

Taxes for the year 2002 and all subsequent years.

Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

TO HAVE AND TO HOLD to said Grantees, for and during their joint lives as joint tenants 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.

And I do for myself, and for my heirs, executors and administrators covenant with said Grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

Lana D. Swatek

William Swatek

State of Alabama

Shelby

County

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Lana D. Swatek and William Swateck, whose name(s) are signed to the foregoing conveyance, and who are known to me acknowledged before me on this day, that being informed of the contents they executed the same voluntarily for and as their act on the day same bears, date.

Given under my hand and seal this

Notary Public

My Commission Expires:

Inst # 2002-17884

04/17/2002-17884 10:49 AM CERTIFIED

EXHIBIT "A"

Commence at the SW corner of the SW1/4 of the NE1/4 of Section 28, Township 19 South, Range 2 West; thence run South 2 degrees 42 minutes 45 seconds East along the West line of said ¼ - ¼ for 310.0 feet to a point of beginning; thence run North 80 degrees 31 minutes 37 seconds East for 365.59 feet; thence South 11 degrees 56 minutes 30 seconds East for 170.0 feet; thence South 32 degrees 35 minutes 20 seconds East for 179.96 feet to the center of Cahaba Valley Creek; thence run in a Southwesterly direction along the centerline of said creek for 1100.0 feet more or less to a point on the West line of the NW1/4 of the SE1/4 of Section 28, Township 19 South, Range 2 West; thence run North 2 degrees 42 minutes 45 seconds West for 963.58 feet more or less to the point of beginning.