

**WARRANTY DEED**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of \$ 300,000.00 paid by Realty South, Inc.,  
an Alabama Corporation to Richard T. Ponder and wife Patricia Domit Ponder  
(hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Realty South, Inc.  
(hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in SHELBY County, Alabama, to-wit:

Lot 24, according to the 2nd Amended Plat of Brae Sector of Greystone Farms, as recorded in Map Book 19, Page 141, in the Probate Office of Shelby County, Alabama.

Address of the property: 2093 Brae Trail  
Birmingham, AL 35242

Richard T. Ponder is one and the same as Terry Ponder.

Subject property is not to become the homestead of Grantee named herein.

Subject to taxes for the year 2002 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$220,000.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 13th day of May, 20 02.

Richard T. Ponder  
Grantor

Patricia Domit Ponder  
Grantor

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Richard T. Ponder and wife Patricia Domit Ponder, 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 executed the same voluntarily.

Given under my hand and official seal this 13 day of May, 20 02.

[Signature]  
Notary Public

Commission Expires: 11/13/04

THIS INSTRUMENT PREPARED BY:  
Kevin Hays and Associates, P.C.  
100 Concourse Parkway, Suite 101  
Birmingham, Alabama 35244

SEND TAX NOTICES TO:  
Realty South, Inc.  
2151 Old Rocky Ridge Road, Suite 200  
Birmingham, AL 35216