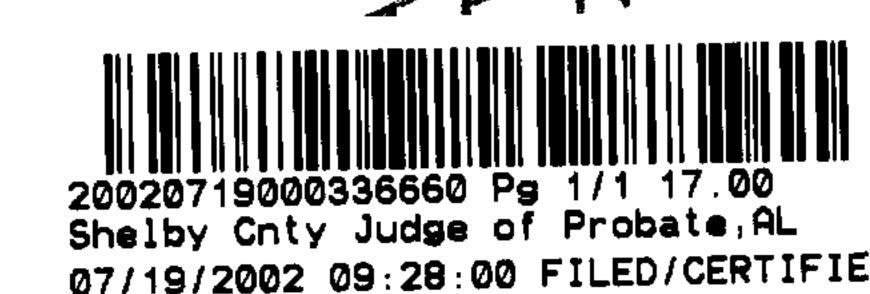
Grantee's Address: 110 Stone Hill Circle; Pelham, Alabama 35124

WARRANTY DEED



To All To Whom These Presents Shall Come, Greetings:

Shelby County

BE IT KNOWN THAT in consideration of One Hundred Eighteen Thousand Nine Hundred and No/Dollars (\$118,900.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt and sufficiency whereof is hereby acknowledged, Andrew K. Edwards and wife Michelle Meurer Edwards, (herein referred to as "Grantors"), have bargained and sold and by these presents do grant, bargain, selland convey unto Shawn D. Baggett and Kimberly Baggett, (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 138, according to the Survey of Cottages at Stonehaven – Third Addition, as recorded in Map Book 26, page 15, in the Probate Office of Shelby County, Alabama.

Subject to taxes for the year 2002 and thereafter, easements, restrictions, right of way and building lines of record.

\$112,955.00 of the purchase price recited above was made from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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 28th day of June, 2002.

(Seal)

Andrew K. Edwards

Michelle Meurer Edwards

State of Alabama
)

Jefferson County
)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Andrew K. Edwards and Michelle Meurer Edwards, 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, thet executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th dex of June, 2002.

Notary Public

My commission expires:

This instrument was prepared by: Larry R. Newman The Newman Law Firm 300 Office Park Drive, Suite 225 Birmingham, Alabama 35223

Notary Public, Alabama State At Large My Commission Expires April 17, 2005

Magnolia Title (File)