

(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:

JENNIFER T. WARRAM
125 NORRIDGE PLACE
PELHAM, AL 35124

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 THIRTY SIX THOUSAND DOLLARS and 00/100 (\$136,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, JAMES A. GARRETT, AN UNMARRIED PERSON (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JENNIFER T. WARRAM and JASON M. WARRAM, 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 13, ACCORDING TO THE SURVEY OF THE AMENDED MAP OF THE RESURVEY OF FINAL PLAT OF STRATFORD PLACE, PHASE III, AS RECORDED IN MAP BOOK 14, PAGE 38, IN THE OFFICE OF THE JUDGE OF PROBATE 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, 2003.
2. WATER AND SEWER EASEMENT TO THE CITY OF PELHAM AS RECORDED IN REAL VOLUME 111, PAGE 673.
3. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN DEED BOOK 6, PAGE 22.
4. COVENANTS CONDITIONS RESTRICTIONS LIMITATIONS EASEMENTS AND LIENS FOR ASSESSMENTS SET FORTH IN INSTRUMENT RECORDED IN REAL VOLUME 319, PAGE 643.
5. RIGHT OF WAY GRANTED ALABAMA POWER COMPANY RECORDED IN DEED BOOK 101, PAGE 551 AND DEED BOOK 127, PAGE 63.
6. RIGHT OF WAY GRANTED SHELBY COUNTY RECORDED IN DEED BOOK 135, PAGE 364.
7. RIGHT GRANTED ALABAMA POWER COMPANY TO CONSTRUCT INSTALL OPERATE AND MAINTAIN ALL CONDUITS CABLES TRANSCLOSURES AND OTHER APPLIANCE AND FACILITIES USEFUL OR NECESSARY FOR OVERHEAD AND UNDERGROUND TRANSMISSION AND DISTRIBUTION OF ELECTRIC

POWER AND FOR UNDERGROUND COMMUNICATION SERVICE AS SET FORTH BY INSTRUMENT RECORDED IN REAL VOLUME 333, PAGE 110 AND REAL VOLUME 364, PAGE 394.

- 8. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO ELECTRICAL FACILITIES AS RECORDED IN REAL VOLUME 364, PAGE 394.
- 9. EASEMENTS AS SHOWN ON RECORDED MAPS.
- 10. BUILDING RESTRICTION LINES SHOWN ON RECORDED MAPS.
- 11. RESTRICTIONS APPEARING OF RECORD IN REAL 298, PAGE 886 AND REAL 298, PAGE 912.

\$134,934.00 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, JAMES A. GARRETT, AN UNMARRIED PERSON, have hereunto set his, her or their signature(s) and seal(s), this the 19th day of July, 2002.

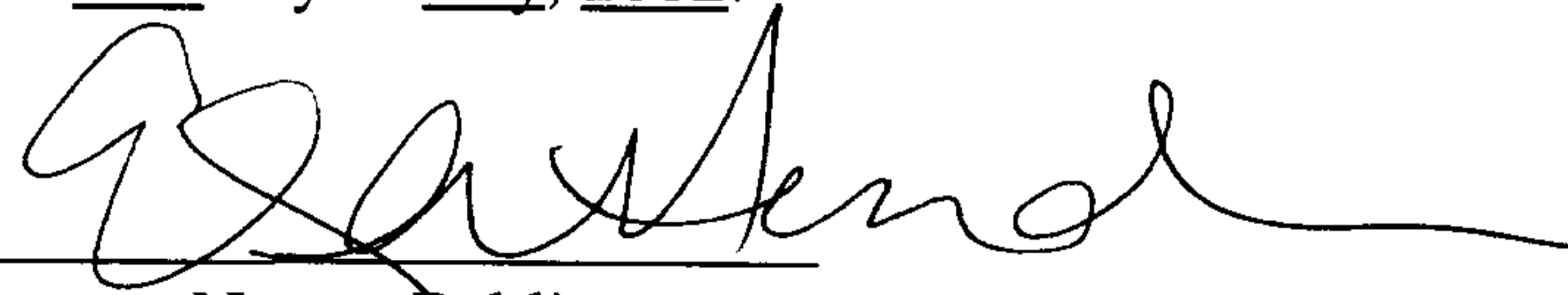

JAMES A. GARRETT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JAMES A. GARRETT, AN UNMARRIED PERSON, 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 19th day of July, 2002.


Notary Public

My commission expires: 10.2.05