THIS INSTRUMENT PREPARED BY:

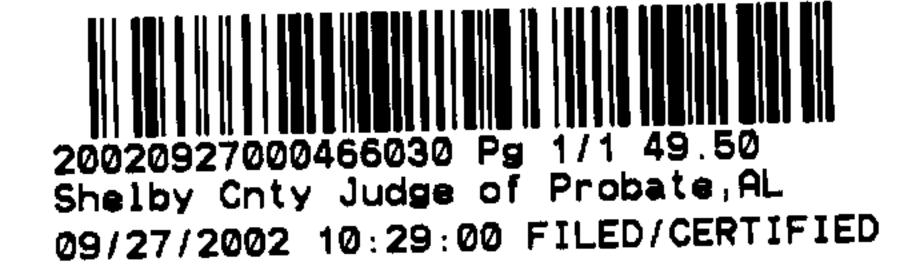
Douglas Rogers, Attorney at Law 3106 Independence Drive SEND TAX NOTICE TO:

James T. Shirley

107 Meadowcroft Circle

Brimingham, AL 35242

WARRANTY DEED (Without Survivorship)



STATE OF ALABAMA COUNTY OF JEFFERSON

Birmingham, AL 35209

KNOW ALL MEN BY THESE PRESENTS: That in consideration of:

Lot 7 and the Northeasterly .55 feet of Lot 8, according to the Survey of Meadow Brook Townhomes, as recorded in Map Book 10, page 2, in the Probate Office of Shelby County, Alabama.

Subject to easements, restrictions, rights of way and building lines of record. Subject to taxes for 2002.

\$ 140,000.00 of the above consideration was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Grantee, his, her or its heirs and assigns forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said Grantees, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set my hand(s) and seal(s), this 25thday of June, 2002.

(Seal)

STATE OF ALABAMA COUNTY OF ESCAMBIA

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Lenis H. Holley whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of June, 2002.

NOTARY PUBLIC

My Commission Expires 03/10/03