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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

WILLIAM A. LAMBETH, JR.
5225 MEADOW BROOK RD
BIRMINGHAM, AL 35242

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED THIRTY FOUR THOUSAND FIVE HUNDRED and 00/100 (\$234,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DANIEL FRANCIS GROEGER and PAULA GROEGER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto WILLIAM A. LAMBETH, JR. and PAULA DICKSON, (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 62, ACCORDING TO THE SURVEY OF MEADOW BROOK 4TH SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 67, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. EASEMENT OVER THE REAR 20 FEET OF SAID PARCEL FOR PUBLIC UTILITIES, SANITARY SEWERS, STORM SEWERS, STORM DITCHES AS SHOWN ON RECORDED MAP.
3. 25 FOOT BUILDING RESTRICTION LINE FROM WOODBRIDGE DRIVE AS SHOWN ON RECORDED MAP.
4. RESTRICTIONS APPEARING OF RECORD IN MISC. VOLUME 25, PAGE 299 AND ON RECORDED MAP.
5. AGREEMENT WITH ALABAMA POWER COMPANY RELATING TO UNDERGROUND RESIDENTIAL DISTRIBUTION SYSTEM AS RECORDED IN MISC. VOLUME 48, PAGE 880 AND MISC. VOLUME 27, PAGE 891.
6. RIGHT OF WAY GRANTED TO WATER WORKS (BOARD OF THE CITY OF BIRMINGHAM AND SEWER) RECORDED IN REAL VOLUME 144, PAGE 884.
7. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN

DEED BOOK 316, PAGE 374 AND DEED BOOK 316, PAGE 369 AND DEED BOOK 316, PAGE 389.


8. EASEMENT AND RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY AND SOUTH CENTRAL BELL TELEPHONE COMPANY RECORDED IN DEED BOOK 316, PAGE 394.
9. 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 32, PAGE 48.

\$184,500.00 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, DANIEL FRANCIS GROEGER and PAULA GROEGER, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of September, 2002.


DANIEL FRANCIS GROEGER

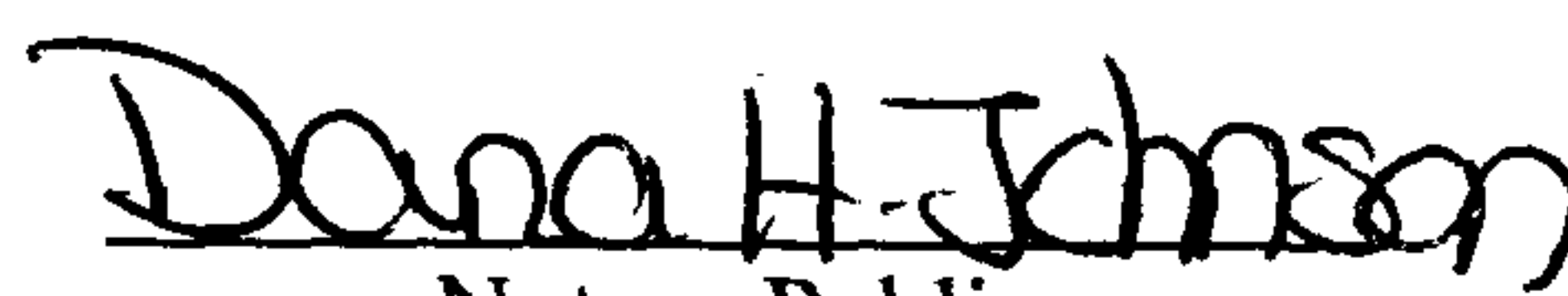

PAULA GROEGER

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DANIEL FRANCIS GROEGER and PAULA GROEGER, HUSBAND AND WIFE, 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 27th day of September, 2002.


Notary Public

My commission expires: 3/26/05