

John R. Holliman
2491 Pelham Parkway
Pelham, Alabama 35124

WARRANTY DEED, JOINTLY FOR
LIFE WITH REMAINDER TO
SURVIVOR

Sales price:\$205,000.00

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of Ten and no/100 (\$10.00) Dollars to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, JDS Homes, Inc., (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Terry W. Moore and Cynthia E. Moore, husband and wife, (hereinafter referred to as GRANTEES), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in the County of Shelby and State of Alabama, to-wit:

Lot 24 according to the Survey of Emerald Parc Subdivision as recorded in Map Book 29, Page 47, Shelby County, Alabama Records.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Send Tax Notice to:

Terry W. Moore

200 Emerald Cove

Chelsea, Al 35043

\$194,750.00 was paid from a first mortgage recorded herewith.

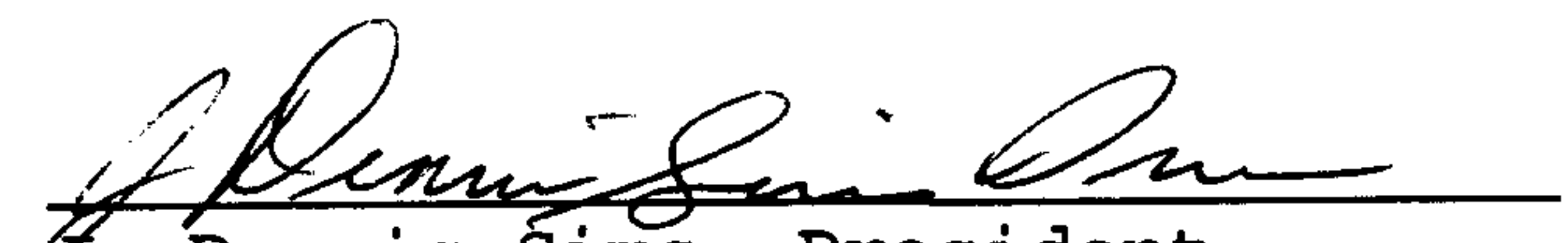
Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and

right of reversion.

And said GRANTOR does for himself, his successors and assigns covenants with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and his heirs and assigns 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, I has hereunto set my hand and seal on this the 14th day of NOVEMBER, 2002.


J. Dennis Sims, President

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that JDS Homes, Inc., 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 14th day of NOVEMBER, 2002.


Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MARCH 12, 2005