

This instrument was prepared by:
Martin, Rawson & Woosley, P.C.
#2 Metroplex Drive, Suite 102
Birmingham, Alabama 35209

Send Tax Notice to:
Thomas C. Lucas
198 Stonecliff Circle
Pelham, Alabama 35124

Warranty Deed, Joint Tenants with Right of Survivorship
State of Alabama Know All Men By These Presents,
Shelby County

That in consideration of One Hundred Twenty Two Thousand Dollars and no/100 (\$122,000.00) and other good and valuable consideration

to the undersigned grantor or grantors in hand paid by the Grantees herein, the receipt whereof is acknowledged, we,

DAVID J. KREIDER AND BETH T. KREIDER, HUSBAND AND WIFE

(herein referred to as grantors) do grant, bargain, sell and convey

THOMAS C. LUCAS AND ELLEN LUCAS

(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 107, ACCORDING TO THE SURVEY OF THE COTTAGES AT STONEHAVE, SECOND ADDITION, PHASE TWO, AS RECORDED IN MAP BOOK 24, PAGE 74, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

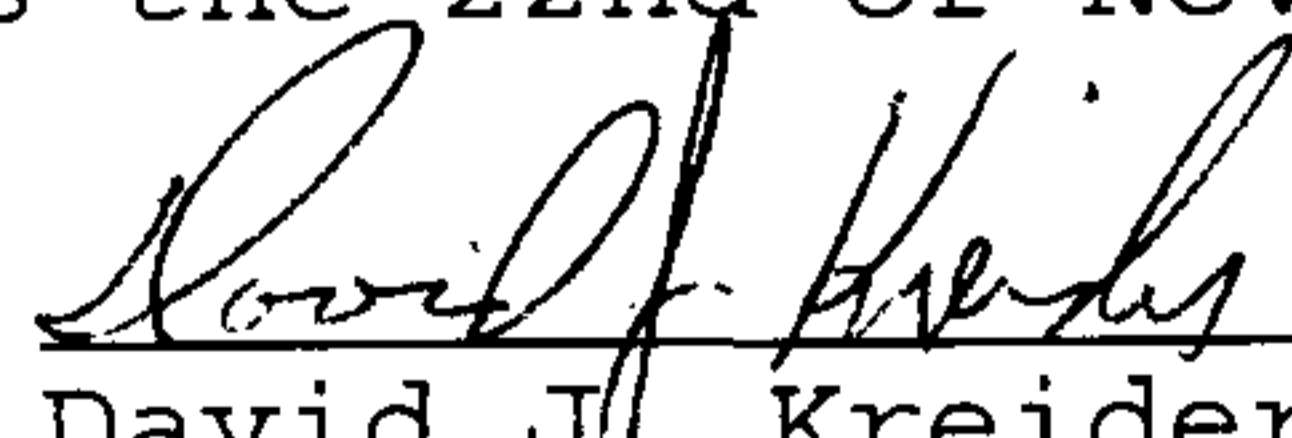
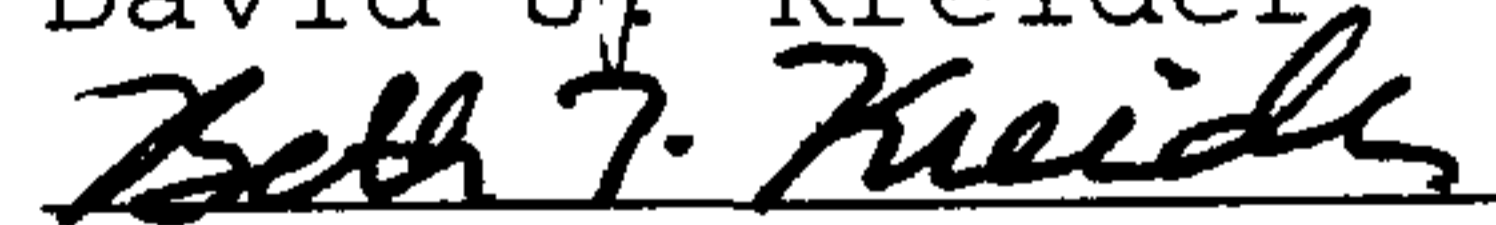
Subject to existing easements, restrictions, current taxes, Set-back lines, rights of way, limitations, if any, of record.

\$122,000.00 OF THE ABOVE RECITED PURCHASE PRICE WAS PAID FROM A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HERewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with right of survivorship.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I we are lawfully seized in fee simple for 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 aforesaid; that we will any 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, the Said undersigned have hereunto subscribed their names on this the 22nd of November, 2002.

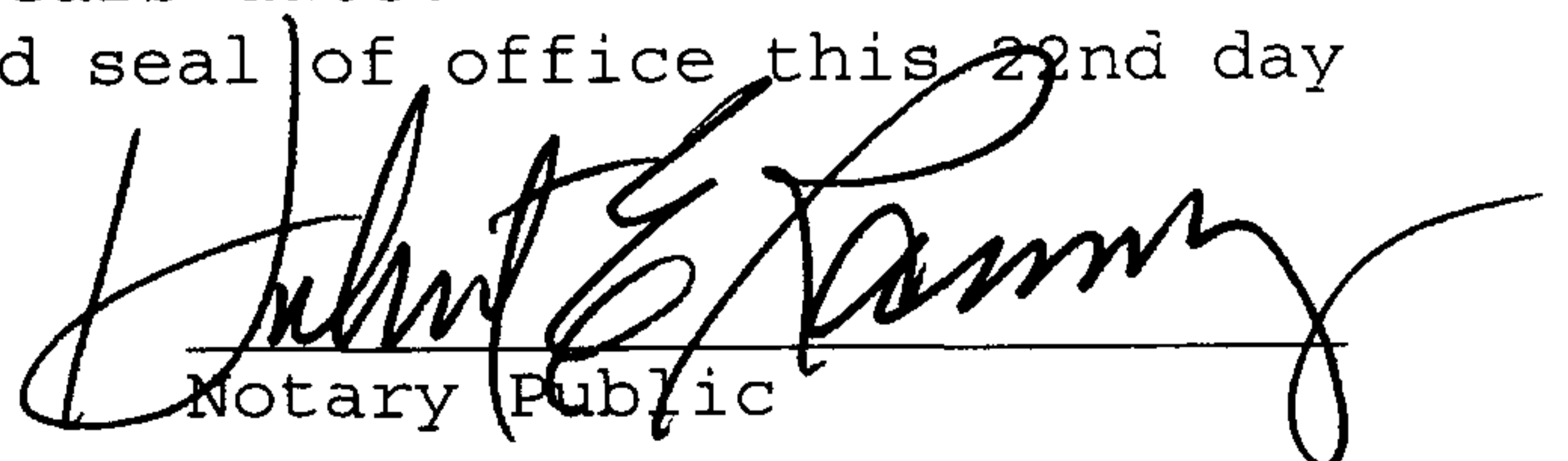

David J. Kreider

Beth T. Kreider

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county, and in said state, hereby certify that David J. Kreider and Beth T. Kreider, Husband Wife, whose name are signed to the foregoing conveyance, and who are known to me, acknowledged before me that, being informed of the contents of the conveyance, they executed the same voluntarily and as their act on the day the same bears date.

Given under my hand and and seal of office this 22nd day of November, 2002.

My Commission Expires:


Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MAY 7, 2005