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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:

BETTY W. ZETTLER
4457 ENGLEWOOD RD
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTY THOUSAND DOLLARS and 00/100 (\$150,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, LARRY TODD HILL and KIMBERLY R. HILL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto BETTY W. ZETTLER, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 53, ACCORDING TO THE SURVEY OF BRIDLEWOOD PARC, SECTOR THREE, AS RECORDED IN MAP BOOK 20, PAGE 41, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

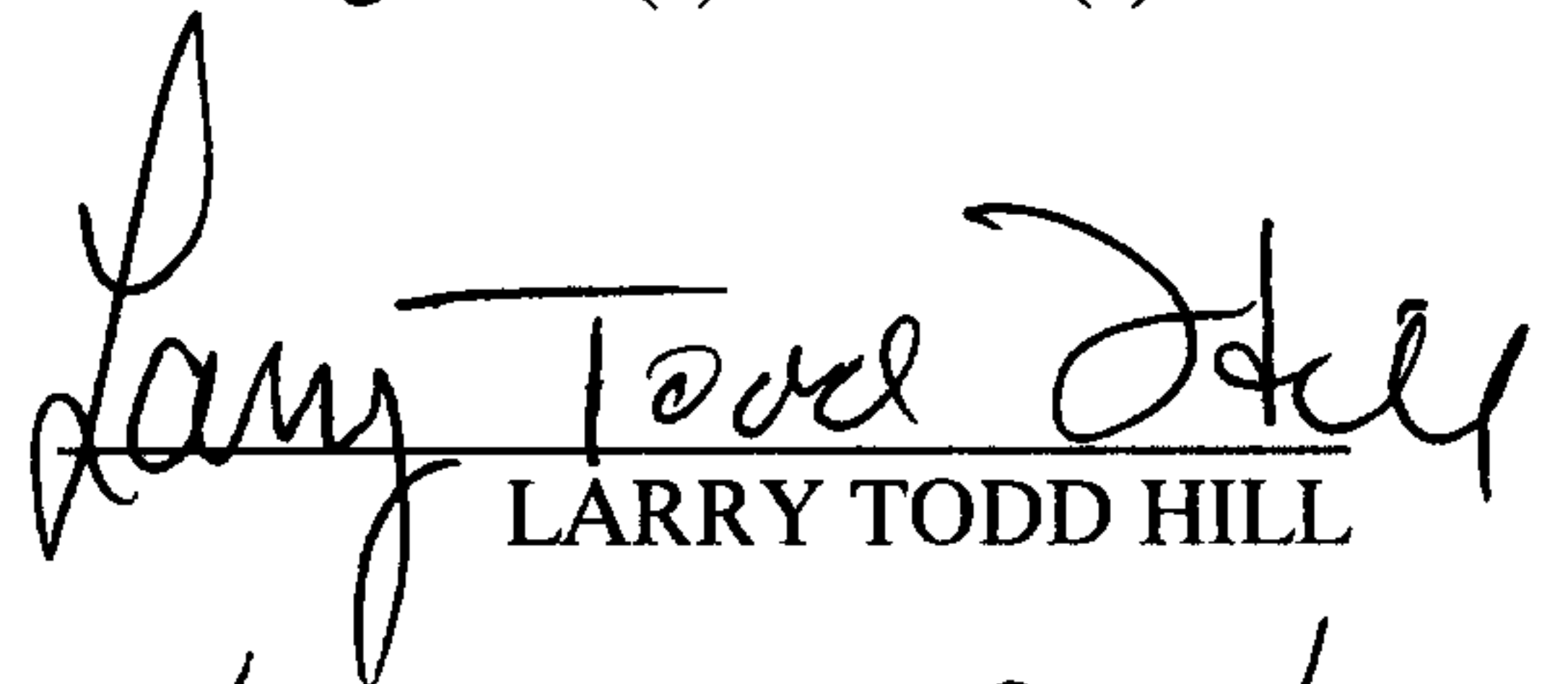

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. RESTRICTIONS AS RECORDED IN INST. #1995-21910, IN PROBATE OFFICE.
3. 20 FOOT BUILDING SET BACK LINE FROM ENGLEWOOD ROAD AS SHOWN ON RECORDED MAP.
4. 7.5 FOOT UTILITY EASEMENT ACROSS THE EAST SIDE OF SAID LOT AS SHOWN ON MAP.
5. TRANSMISSION LINE PERMITS TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 226, PAGE 545; DEED BOOK 184, PAGE 408; DEED BOOK 109, PAGE 577 AND DEED BOOK 109, PAGE 581, IN PROBATE OFFICE.
6. EASEMENTS AS TO PLANTATION PIPE LINE COMPANY AS RECORDED IN DEED BOOK 112, PAGE 277 AND DEED BOOK 180, PAGE 423, IN PROBATE OFFICE.
7. EASEMENTS AS TO SOUTHERN NATURAL GAS CORPORATION AS RECORDED IN DEED BOOK 91, PAGE 47; DEED BOOK 90, PAGE 443 AND DEED BOOK 90, PAGE 473 IN PROBATE OFFICE.
8. EASEMENT V. B. CURRIE AS RECORDED IN DEED BOOK 139, PAGE 216; DEED BOOK 139, PAGE 204 AND DEED BOOK 139, PAGE 206, IN PROBATE OFFICE.

9. TITLE TO ALL MINERALS UNDERLYING CAPTION LANDS WITH MINING RIGHTS AND PRIVILEGES BELONGING THERETO.
10. 20 FOOT BUFFER EASEMENT OVER THE SOUTH SIDE OF SAID LOT AS SHOWN ON RECORDED MAP.

TO HAVE AND TO HOLD Unto the said GRANTEES, his, her or their heirs and assigns, forever.

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, LARRY TODD HILL and KIMBERLY R. HILL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 27th day of November, 2002.

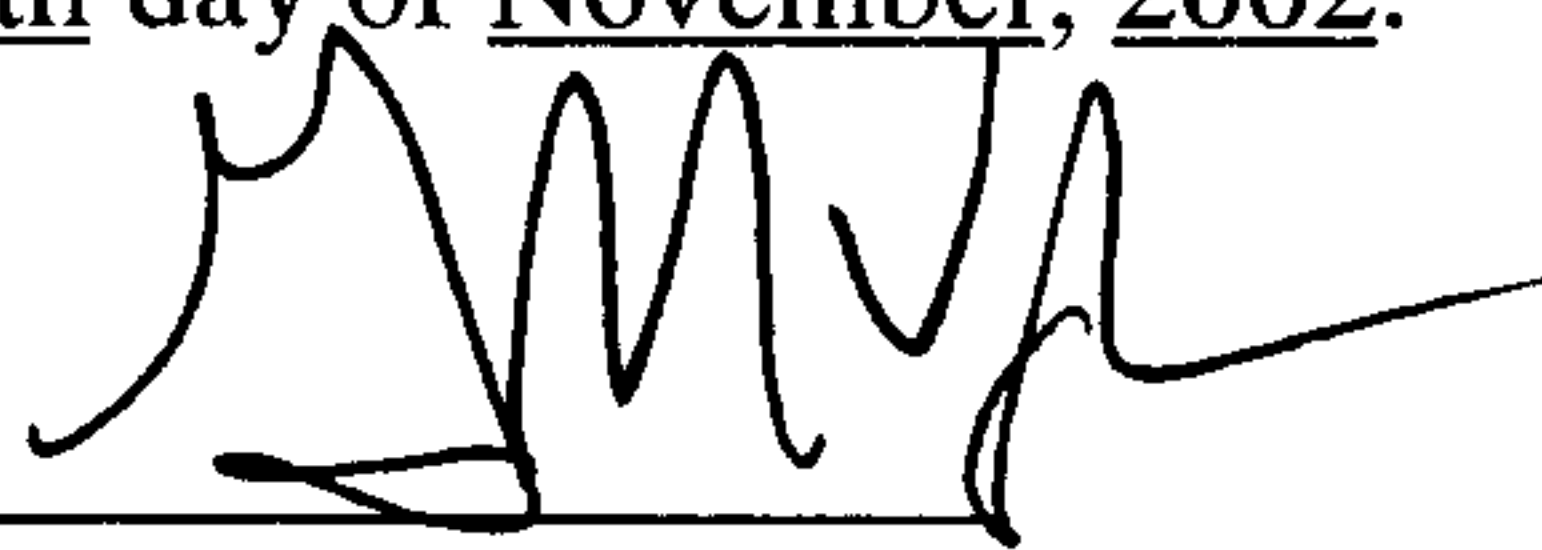

LARRY TODD HILL

KIMBERLY R. HILL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LARRY TODD HILL, KIMBERLY R. HILL 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 November, 2002.



Notary Public

My commission expires: 9.29.06