

Send tax notice to:
Jamie Hawkins Cox
Michael H. Cox
3133 Woodbridge Drive
Birmingham, Alabama 35242

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, AL 35226

STATE OF ALABAMA
JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Eighty Thousand Two Hundred Twenty Six and no/100 Dollars (\$180,226.00), in hand paid to the undersigned, Auvel Shirley and Janice Shirley, Husband and Wife, (hereinafter referred to as the "Grantor") by Jamie Hawkins Cox and Michael H. Cox, Wife and Husband, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 27, 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; being situated in Shelby County, Alabama.

SUBJECT TO:

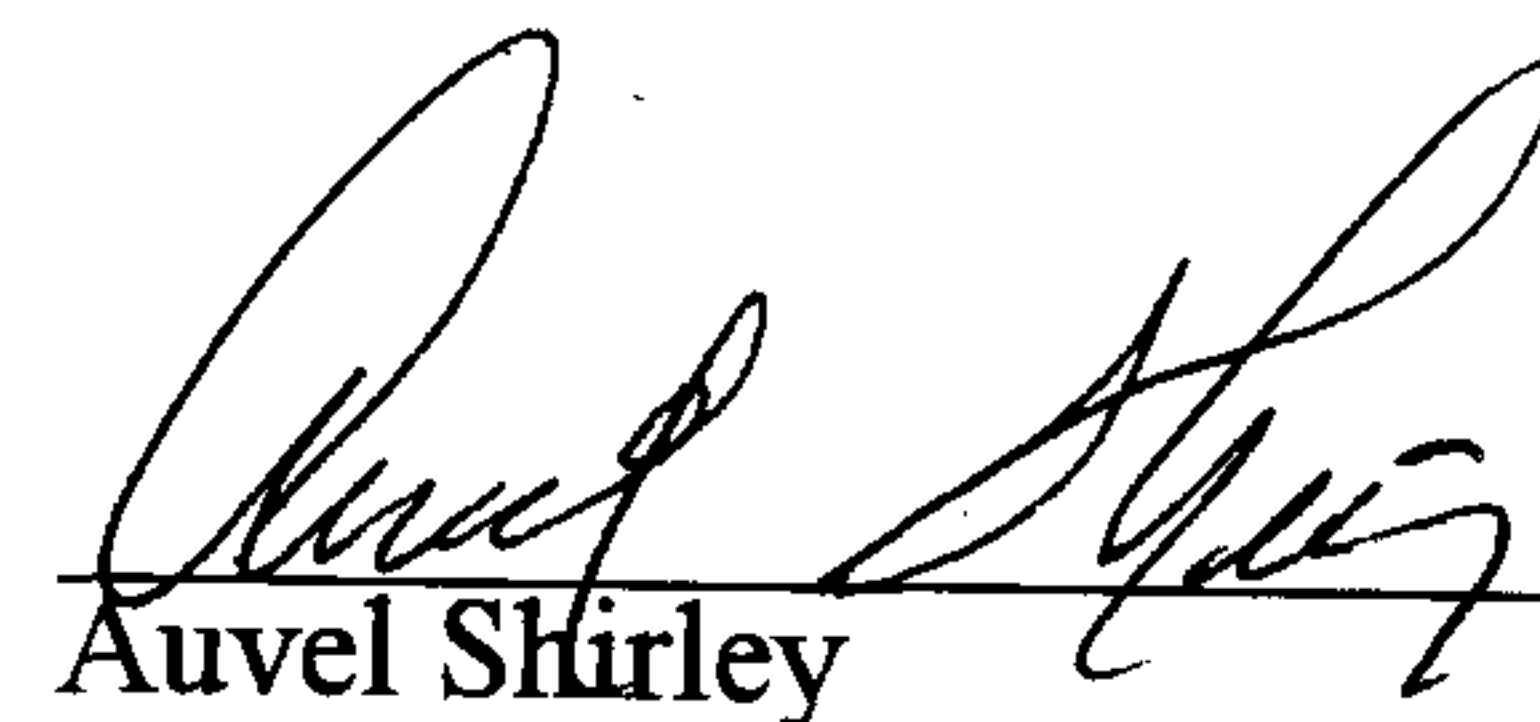
1. Ad valorem taxes due and payable October 1, 2003.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.

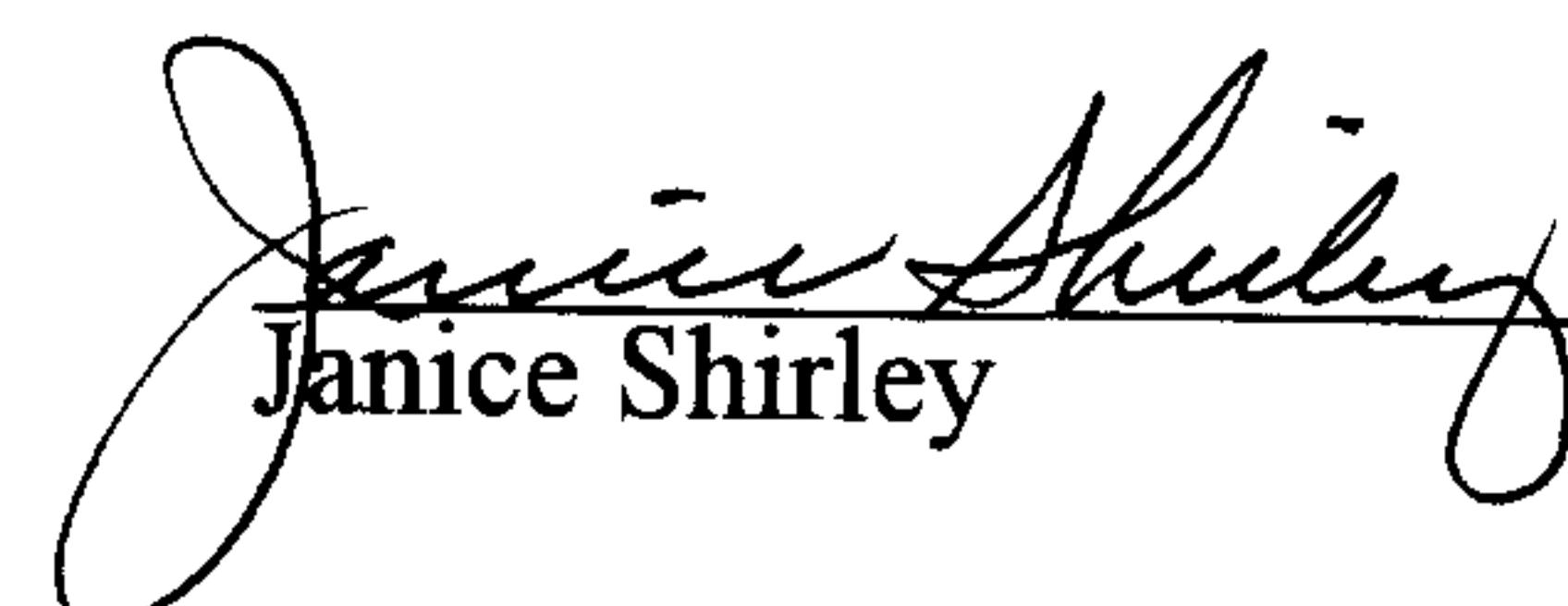
\$171,200.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.

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 Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 23rd day of December, 2002.


Auvel Shirley

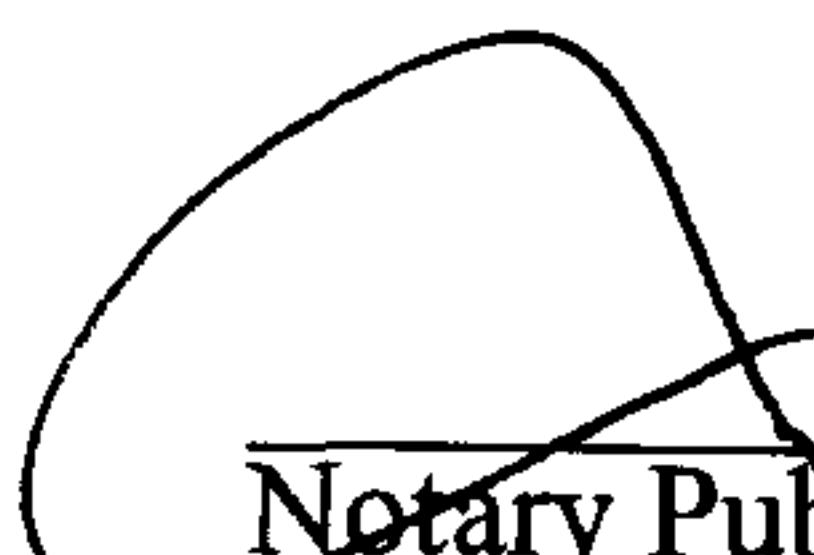

Janice Shirley

STATE OF ALABAMA
JEFFERSON COUNTY

}

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Auvel Shirley and wife, Janice Shirley, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of December, 2002.


Notary Public

[NOTARIAL SEAL]

My Commission expires: 02/23/04