

This instrument was prepared by

(Name) Larry L. Halcomb

(Address) 3512 Old Montgomery Highway
Birmingham, AL 35209

Send Tax Notice To: Nicoli C. Griffith
name

109 Meadowview Circle
address

Pelham, AL 35124

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THIRTY FIVE THOUSAND NINE HUNDRED AND NO/100----- DOLLARS (\$135,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Alexander E. Baker, A single man

(herein referred to as grantors) do grant, bargain, sell and convey unto Nicoli C. Griffith and husband, James R. Griffith, Jr.

(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 27, according to the Survey of Ivy Brook Phase One, as recorded in Map Book 18, page 21, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 2003.

Subject to Declaration of Protective Covenants; restrictions; 20 foot building line; right of way to Colonial Pipeline; right of way to Alabama Power Company; and, right of way to Alabama Gas Corporation, of record.

Grantor makes no warranty of title to coal, oil, gas and other mineral interests in, to or under subject property.

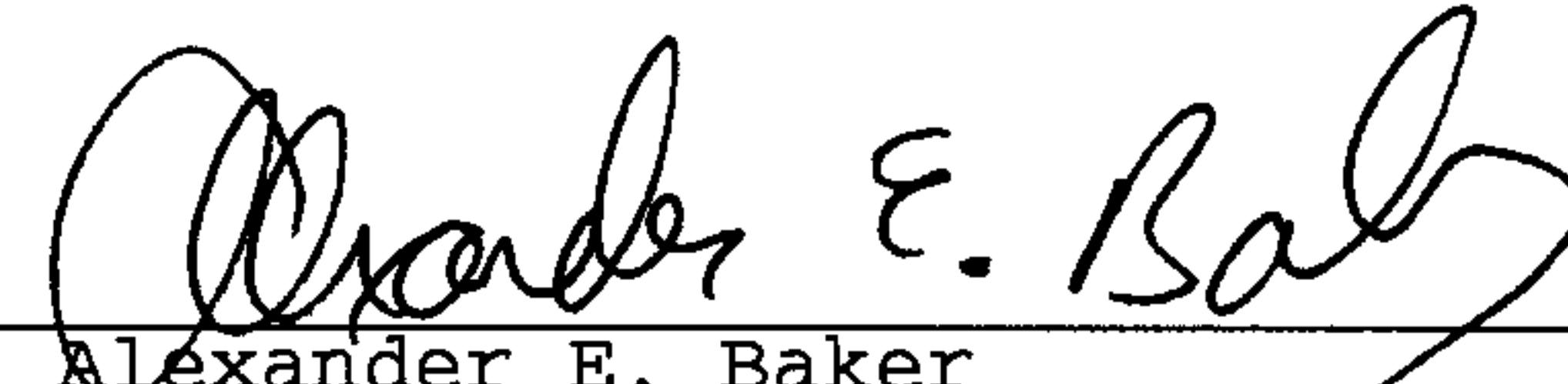
\$ 135,900.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 30th day of December, 2002.

(Seal)


Alexander E. Baker

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

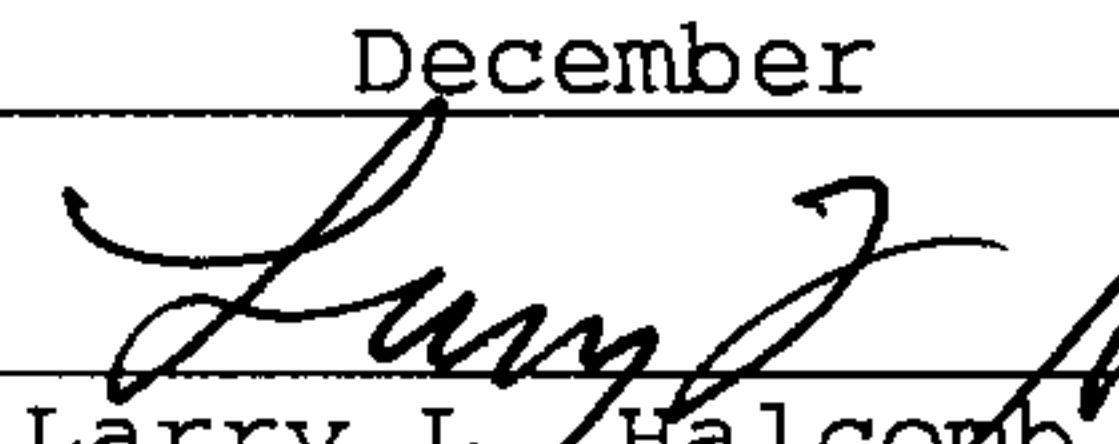
STATE OF ALABAMA

General Acknowledgment

Jefferson COUNTY

I, Larry L. Halcomb, a Notary Public in and for said County, in said State, hereby certify that Alexander E. Baker, A single man whose name(s) 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 30th day of December A.D., 2002


Larry L. Halcomb

Notary Public

My Commission Expires January 23, 2006