

WARRANTY DEED
JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That, in consideration of
\$ 89,000.00 to the undersigned Grantor(s),
Mary Sue Hodges, Unmarried,
in hand paid by the Grantees named herein, the receipt of which is hereby acknowledged, the said
Grantor(s) does by these presents, grant, bargain, sell and convey unto
Jason Payne and Brandi Michelle Payne
(herein referred to as "Grantees") the following described real estate, situated in Shelby
County, Alabama, to-wit:

Lot 69, according to the Survey of Chase Creek Townhomes, Phase
Two, as recorded in Map Book 19, Page 160, in the Probate Office
of Shelby County, Alabama.

Address of Property: 190 Chase Creek Circle
Pelham, AL 35124

Described property to become the homestead of Grantees.

Subject to taxes for the year 2003 and subsequent years, easements, restrictions, reservations,
rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

\$ 87,624.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, to the said 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(s) does
for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that is lawfully
seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to
sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and
defend the same to the said Grantees, their heirs, executors and assigns forever, against the lawful claims of
all persons.

IN WITNESS WHEREOF, the said GRANTOR(S), who is authorized to execute this conveyance,
has hereto set its signature and seal this the 30 day of January, 20 03.

By: _____
Grantor

Mary Sue Hodges
Grantor
by Pam Sullivan
her Attorney in Fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that
Mary Sue Hodges, Unmarried, by her Attorney in Fact, Pam Sullivan,
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/they executed the
same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of January, 20 03.

Valerie A. England
Notary Public
Commission Expires: 02/25/04

This Instrument Prepared By:
Kevin Hays and Associates, PC
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:

Jason Payne
Brandi Michelle Payne
190 Chase Creek Circle
Pelham, AL 35124