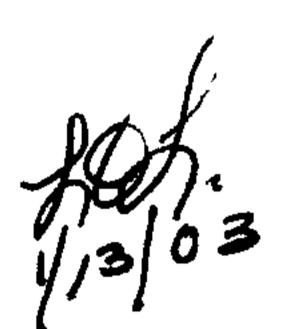
WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by: B. CHRISTOPHER BATTLES 3150 HIGHWAY 52 WEST PELHAM, AL. 35124

Send tax notice to: Veronica D. Ohara-Herbert and Kenneth G. Herbert 1121 Dearing Downs Drive Helena, Alabama 35080

STATE OF ALABAMA COUNTY OF SHELBY



Know All Men by These Presents: That in consideration of Five hundred and no/100 (\$500.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Veronica D. Ohara-Herbert and Kenneth G. Herbert, wife and husband and Laverne Owens-Larkins, and Policy Child Cherein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Veronica D. Ohara-Herbert and Kenneth G. Herbert (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 21, according to the Survey of Dearing Downs, as recorded in Map Book 6, Page 136, in the Probate Office of Shelby County, Alabama.

Veronica D. Ohara-Herbert and Veronica Duncan Ohara are one and the same person.

This property does not constitute the homestead of Laverne Owens-Larkins nor her spouse.

Mineral and mining rights excepted.

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

To Have and to Hold to the said grantee, 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 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 said grantee, 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this Aug of January, 2003.

	Coronica W. (Dara-Lahorear)
Witness	Veronica D. Ohara-Herbert
Witness	Kenneth G. Herbert (Seal)
Witness	Laverne Owens-Larkins
STATE OF Low	

103/03

COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Laverne Owens-Larkins, a window word word whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13 day of January, 2003.

Notary Public

Notary Public

Notary Public

Notary Public State of New York

Notary Public, State of New York
No. 01F16001170
Qualified in Queens County
Commission Expires Jan. 5, 20

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Veronica D. Ohara-Herbert and Kenneth G. Herbert, wife and husband, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of January, 2003.

Notary Public
My Commission Expires: