

WARRANTY DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that MICHAEL J. HUGGINS and PATRICIA B. HUGGINS, husband and wife, the GRANTORS, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration to the GRANTORS in hand paid by the GRANTEE herein, the receipt of which is acknowledged, do hereby GRANT, BARGAIN, SELL AND CONVEY unto PATRICIA BRUMLEY HUGGINS and MICHAEL JASON HUGGINS, as Trustees of the PATRICIA BRUMLEY HUGGINS 2002 DECLARATION OF TRUST executed on March 28, 2002, the GRANTEE, in fee simple, subject to the provisions hereinafter contained, all that real property in Shelby County, State of Alabama described on annexed Exhibit A.

TOGETHER WITH ALL AND SINGULAR the right, privileges, tenements, hereditaments and appurtenances hereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD unto the said GRANTEE, and to the successors and assigns of said GRANTEE, in fee simple, FOREVER.

And, except as to taxes hereafter falling due, which are assumed by the GRANTEE, the GRANTORS, for GRANTORS and for the successors and assigns of GRANTORS, do hereby COVENANT AND WARRANT to and with the said GRANTEE, the successors and assigns of GRANTEE, that GRANTORS are seized of an indefeasible estate in fee simple in and to said real property, and have a good and lawful right to sell and convey the same; that GRANTORS are in quiet and peaceable possession thereof; and that said real property is free and clear of all liens and encumbrances of every kind and nature whatsoever, unless otherwise noted; and GRANTORS do hereby WARRANT AND WILL FOREVER DEFEND the title to said real property, and the possession thereof, unto the said GRANTEE, and the successors and assigns of

said GRANTEE, against the lawful claims and demands of all persons.

IN WITNESS WHEREOF, GRANTORS have hereunto set their hands and seals on this the 7th day of April, 2003.

Michael J. Huggins
Michael J. Huggins

Patricia B. Huggins
Patricia B. Huggins

STATE OF FLORIDA

COUNTY OF WALTON

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Patricia B. Huggins and Michael J. Huggins, 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 same bears date.

Given under my hand and seal on this 7th day of April, 2003.

Rebecca M. Parrish
NOTARY PUBLIC

My Commission Expires: 10-24-05

This instrument prepared by:
Wright Moulton, Attorney
Moulton McEachern & Walker
5041 Bayou Boulevard, Suite 300
Pensacola, FL 32503
(850) 969-3151



Grantee's address:

115 Rosemary Avenue
Rosemary Beach, FL 32461

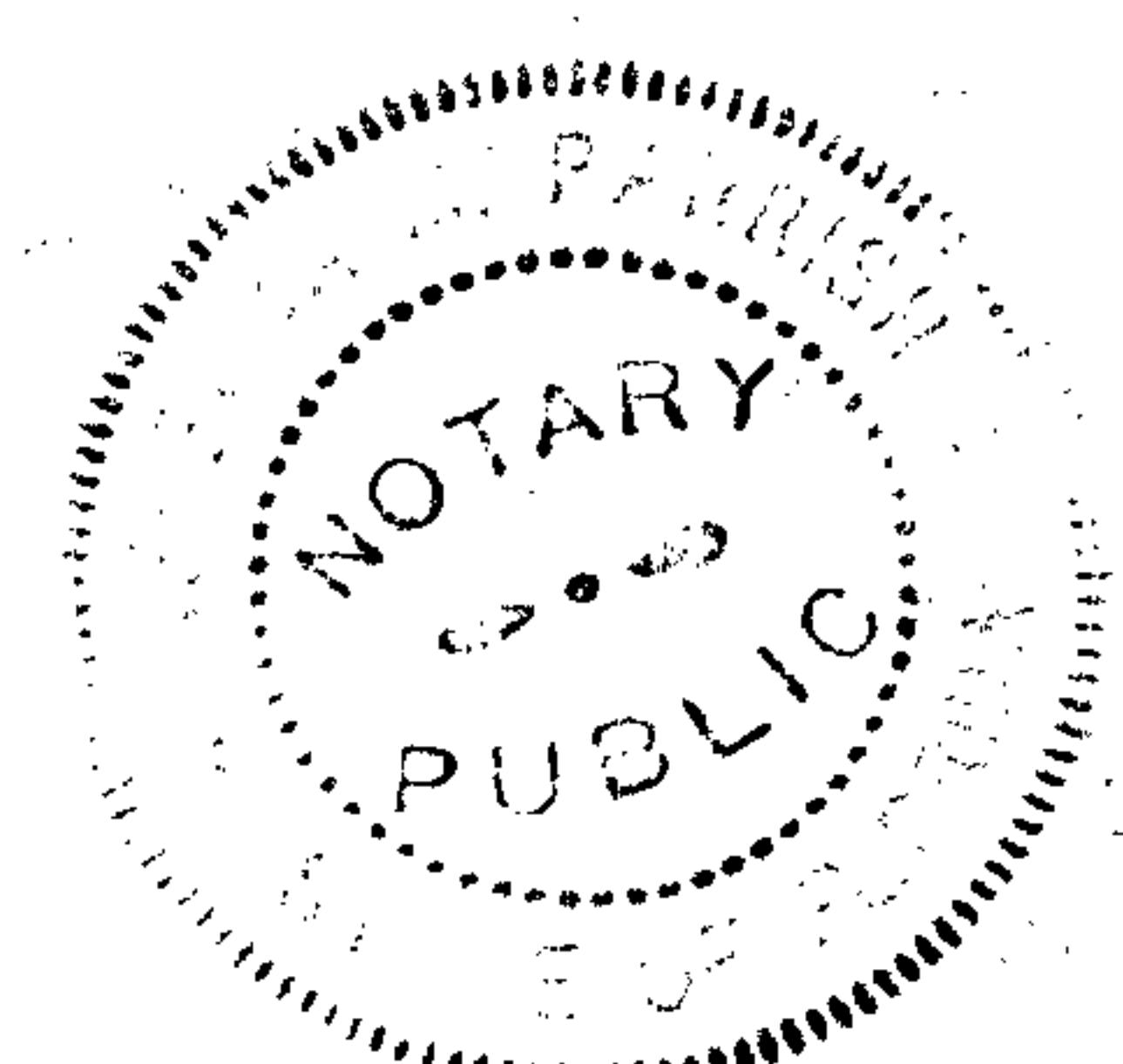


EXHIBIT A

Lot 11, according to the Final Record Plat of Greystone Farms, Guilford Place, Phase 2, as recorded in Map Book 22, Page 24, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. 2003 ad valorem taxes
2. Existing easements, restrictions, set back lines, limitations, if any, of record.
3. Purchase money mortgage of record.