

This instrument was prepared by:

Grantees' address:
2848 Cahaba Trail
Birmingham, AL 35243

William R. Justice
P.O. Box 1144 Columbiana, Alabama 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

SHELBY COUNTY **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of Fifty-seven Thousand Seven Hundred Fifty and no/100 DOLLARS (\$57,750.00) to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, the undersigned Stephen Donald Palmer, married (herein referred to as GRANTOR, whether one or more) does grant, bargain, sell and convey unto Billy K. Graham and Amy C. Graham (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in SHELBY County, Alabama to-wit:

The N ½ of the NE ¼ of the SW ¼ of Section 18, Township 20 South, Range 1 East, Shelby County, Alabama

The above described property does not constitute any part of the homestead of GRANTOR or GRANTOR'S spouse.

\$47,250.00 of the consideration stated above was paid by a purchase money mortgage executed 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 GRANTOR does for GRANTOR and for GRANTOR'S heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that GRANTOR is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and GRANTOR'S 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

7/13/03 / [Signature]

persons.

IN WITNESS WHEREOF, GRANTOR has hereunto set GRANTOR'S hand and seal, this
14th day of April, 2003.



Stephen Donald Palmer

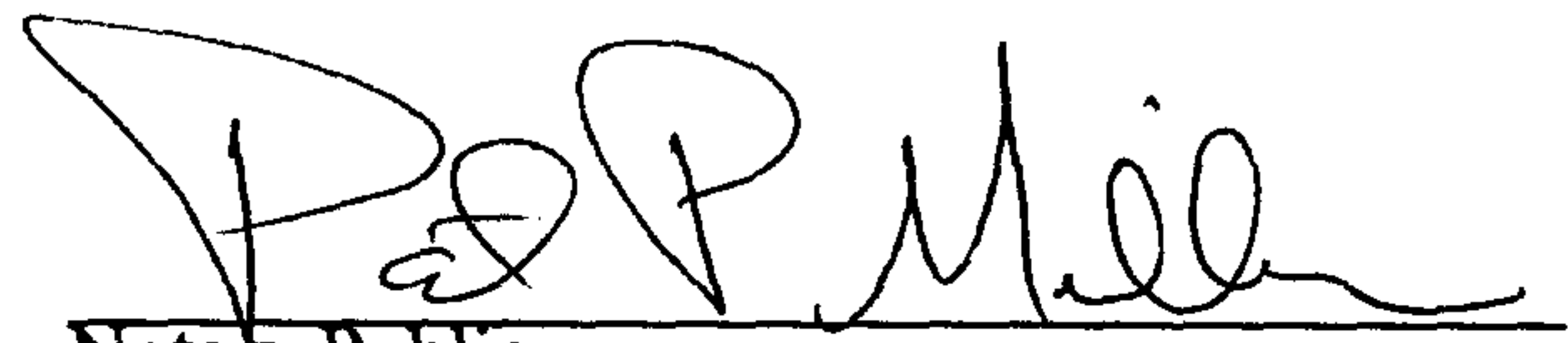
STATE OF ALABAMA

Baldwin COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen Donald Palmer, married, whose name 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 14 day of April, 2003.



Notary Public

My Commission Expires August 3, 2005