

This instrument was prepared by

(Name) ✓ William H. Halbrooks
#1 Independence Plaza, Suite 704
(Address) Birmingham, Alabama 35209

Send Tax Notice To: Karen D. Hart
name 521 Laurel Woods Trail
address Helena, Alabama 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Five Hundred and no/100-----(\$500.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Karen D. Hart and husband, J. Alfredo Valencia
(herein referred to as grantors) do grant, bargain, sell and convey unto

Karen D. Hart and J. Alfredo Valencia

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Jefferson County, Alabama to-wit:

Lot 98, according to the Survey of Laurel Woods, Phase IV, as recorded in Map Book 18, Page 97, in the Probate Office of Shelby County, Alabama.

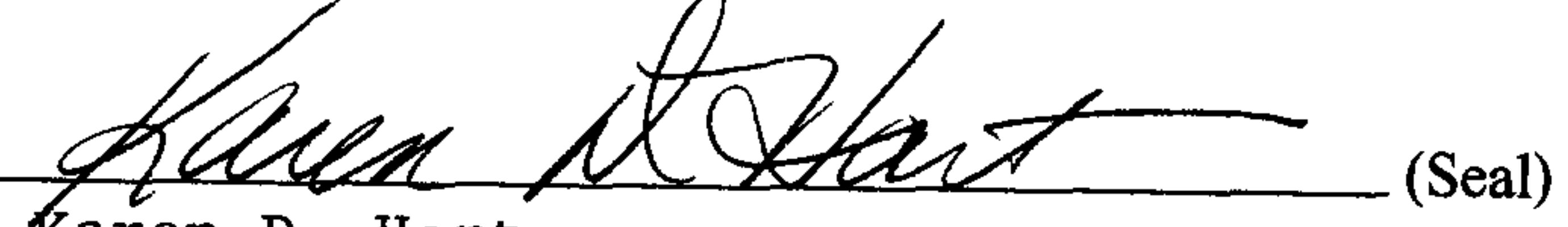
Subject to current taxes, easements and restrictions of record.

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, we have hereunto set our hand(s) and seal(s), this 29th day of April, 2003.

(Seal)


Karen D. Hart
(Seal)

(Seal)

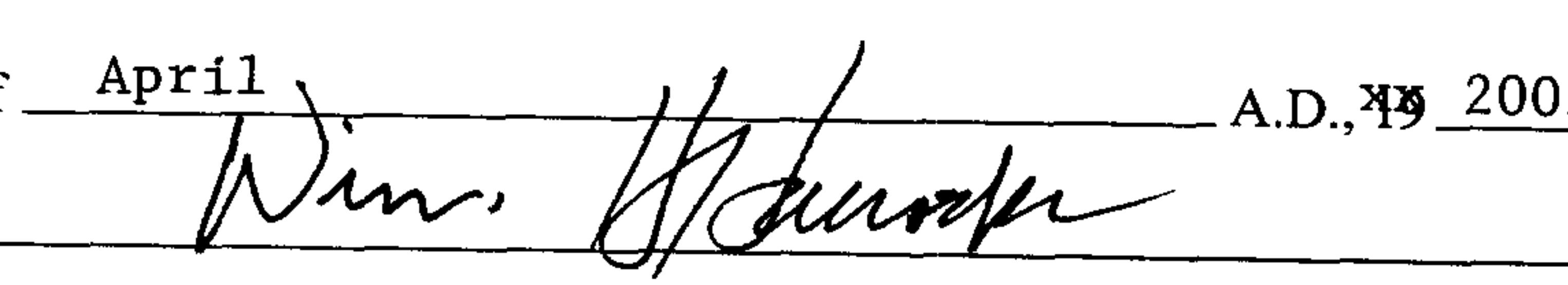

J. Alfredo Valencia
(Seal)

General Acknowledgment

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Karen D. Hart and J. Alfredo Valencia 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 the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of April A.D. 2003.


William H. Halbrooks
Notary Public