

Send tax notice to:  
Chester W. Irby  
Cecilia J. Irby  
66 Woodhaven Lane  
Sterrett, Alabama 35147

This instrument prepared by:  
James R. Moncus, Jr., LLC  
Attorney at Law  
1313 Alford Avenue  
Birmingham, AL 35226

STATE OF ALABAMA  
SHELBY COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Seventy Eight Thousand and no/100 Dollars (\$78,000.00), in hand paid to the undersigned, Nelda J. Howard, a married woman and Bobbie Northcutt, a/k/a Bobbie F. Loyed, a single person, (hereinafter referred to as the "Grantor") by Chester W. Irby and wife, Cecelia J. Irby, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantee as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

A part of the NW 1/4 of the NE 1/4 and the NE 1/4 of the NW 1/4 of Section 30, Township 18 South, Range 2 East, Shelby County, Alabama, being more particularly described as follows:

Begin at the NW corner of the NW 1/4 of the NE 1/4 of Section 30, Township 18 South, Range 2 East, Shelby County, Alabama; thence 20 degrees 24 minutes 06 seconds right from North line of said 1/4 - 1/4 section, run Southeasterly along a fence for 277.58 feet; thence (continue along said fence the following described courses) 83 degrees 05 minutes 51 seconds right for 55.85 feet; thence 56 degrees 13 minutes 49 seconds right for 67.80 feet; thence 51 degrees 56 minutes 10 seconds left for 47.73 feet; thence 14 degrees 28 minutes 57 seconds right for 55.76 feet; thence 38 degrees 50 minutes 45 seconds right for 18.04 feet; thence (leaving said fence) 18 degrees 52 minutes 35 seconds right run Westerly 123.13 feet; thence 89 degrees 46 minutes 54 seconds left run Southerly 7.0 feet; thence 134 degrees 27 minutes 02 seconds right run Northwesterly 296.74 feet to Sterrett Cemetery; thence 116 degrees 43 minutes 43 seconds right run Northeasterly 223.79 feet to the point of beginning, containing 1.77 acres.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2003.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.

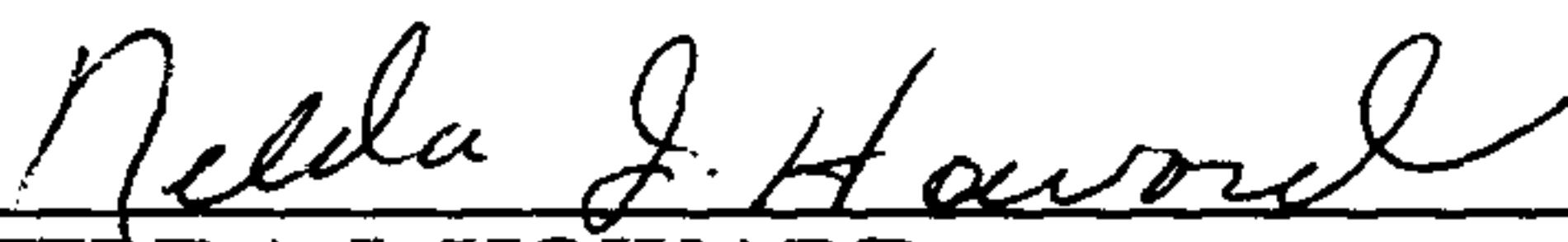
\$78,000.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.

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 Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as

aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 23rd day of June, 2003.


  
NELDA J. HOWARD

  
BOBBIE NORTHCUTT

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Nelda J. Howard and Bobbie Northcutt, 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 the same bears date.

Given under my hand and official seal this the 23<sup>rd</sup> day of June, 2003.

  
Notary Public

[NOTARIAL SEAL]

My Commission expires: 2-23-04