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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

WILLIAM D. BYRD
6024 WOODVALE COURT
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED SEVENTY THOUSAND DOLLARS and 00/100 (\$170,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DAVID B. ROMANOWSKI and MARY E. ROMANOWSKI, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto WILLIAM D. BYRD and KARLA BYRD, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 24, ACCORDING TO THE SURVEY OF WOODVALE, AS RECORDED IN MAP BOOK 12, PAGE 21 AND 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2002 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAG3E TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS AS RECORDED IN DEED VOLUME 86, PAE 182.
3. BUILDING AND SETBACK LINES OF 40' ALONG WOODVALE ROAD AS RECORDED IN MAP BOOK 12, PAGES 21 & 22.
4. EASEMENT OF 40' ON REAR SIDE AS RECORDED IN MAP BOOK 12, PAGES 21 & 22.
5. EASEMENT TO SOUTHERN NATURAL GAS AS RECORDED IN DEED BOOK 91, PAGE 231.
6. SUBJECT TO COVENANTS, CONDITIONS AND RESTRICTIONS AS SET FORTH IN THE DOCUMENT RECORDED IN DEED VOLUME 246, PAGE 931 AND MAP BOOK 12, PAGES 21 & 22 IN THE OFFICIAL RECORDS OF SHELBY COUNTY.

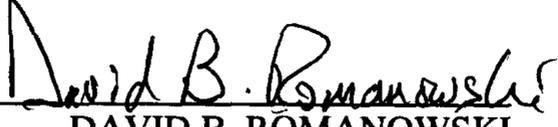
7. AGREEMENT IN FAVOR OF ALABAMA POWER COMPANY AS RECORDED IN REAL VOLUME 246, PAGE 931.
8. RIGHT OF WAY TO COLONIAL PIPELINE COMPANY AS RECORDED IN DEED VOLUME 223, PAGE 431 AND BOOK 268, PAGE 211.
9. RIGHT OF WAY TO SHELBY COUNTY RECORDED IN BOOK 271, PAGE 726.

\$136,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, 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 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, DAVID B. ROMANOWSKI and MARY E. ROMANOWSKI, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 15th day of July, 2003.


DAVID B. ROMANOWSKI

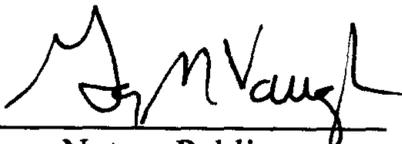

MARY E. ROMANOWSKI

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DAVID B. ROMANOWSKI and MARY E. ROMANOWSKI, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 15th day of July, 2003.


Notary Public

My commission expires: 9.29.06