

PLEASE RETURN TO:
MOSS & CONDON, LLC
300 UNION HILL DRIVE, SUITE 200
BIRMINGHAM, AL 35209

20030801000497470 Pg 1/1 12.00
Shelby Cnty Judge of Probate, AL
08/01/2003 10:02:00 FILED/CERTIFIED

This instrument was prepared by:
David P. Condon
Moss & Condon, LLC
300 Union Hill Drive, Suite 200
Birmingham, Alabama 35209

Send tax notice to:
Erica M. McKinney
7 King Valley Road
Pelham, Alabama, 35124

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS

That in consideration of Ten Dollars and 00/100 Dollars (\$10.00) to the undersigned grantor(s) in hand paid by the grantees herein, the receipt whereof is acknowledged, I/we,

Erica M. McKinney and her husband Frank R. McKinney

(hereinafter referred to as "Grantor(s)") do grant, bargain, sell and convey unto

Erica M. McKinney and Frank R. McKinney

(hereinafter referred to as "Grantees") as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

**Lot 1, according to the Survey of Ira King's
Subdivision, as recorded in Map Book 5, Page 74, in
the Probate Office of Shelby County, Alabama.**

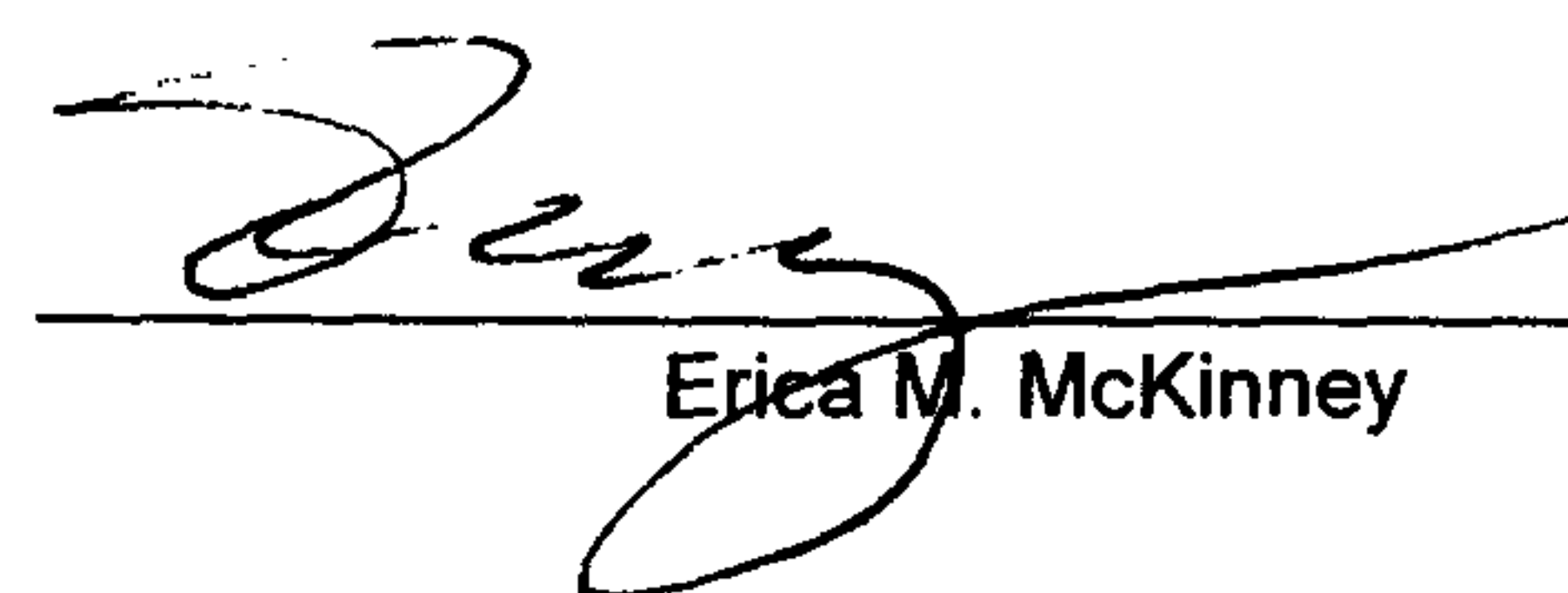
Erica M. McKinney is one in the same person as Erica M. Emerine.

Subject to: (1) 2003 ad valorem taxes not yet due and payable;
(2) all mineral and mining rights not owned by the Grantors; and
(3) all easements, rights-of-way and encumbrances of record.

TO HAVE AND TO HOLD unto 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 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 Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have set my/our hand(s) and seal(s), this 23rd day of July, 2003.


Erica M. McKinney

(Seal)


Frank R. McKinney

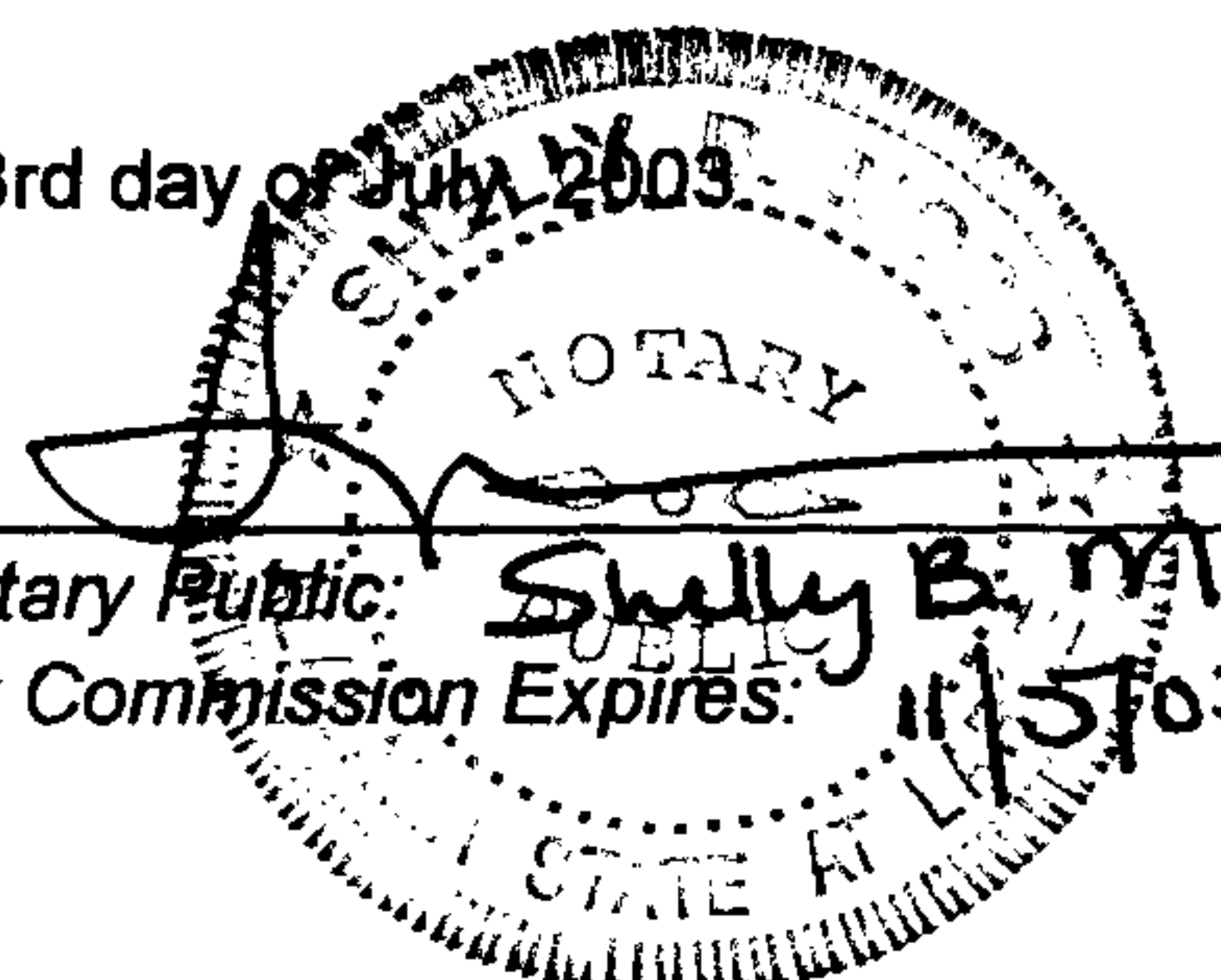
(Seal)

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Erica M. McKinney and Frank R. McKinney 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/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of July 2003.


Notary Public: **Shelly B. Moss**
My Commission Expires: **11/15/05**