

This instrument was prepared by
(Name) GENE W. GRAY, JR.
(Address) 2100 SOUTHBRIDGE PARKWAY, #638
BIRMINGHAM, ALABAMA 35209

Send Tax Notice To: BRUCE GILLILAND
name
4931 MEADOWBROOK WAY
address
BIRMINGHAM, ALABAMA 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

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

That in consideration of TWO HUNDRED FORTY FIVE THOUSAND AND NO/100-----
----- DOLLARS (\$245,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
PAMELA T. NAYLOR, A SINGLE PERSON

(herein referred to as grantors) do grant, bargain, sell and convey unto BRUCE GILLILAND AND KELLY P. GILLILAND

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

LOT 43, ACCORDNG TO THE SURVEY OF MEADOW BROOK, SECOND SECTOR, FIRST PHASE, AS
RECORDED IN MAP BOOK 7, PAGE 65, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 1, 2003. BUILDING SETBACK LINES AS SHOWN ON
RECORDED MAP. MINERALS AND MINING RIGHTS AS RECORDED IN VOLUME 66, PAGE 34.
RESTRICTIONS APPEARING OF RECORD IN MISC. VOLUME 21, PAGE 742; AMENDED IN MISC.
VOLUME 25, PAGE 825.
EASEMENTS AND RIGHTS OF WAY GRANTED TO ALABAMA POWER COMPANY RECORDED IN MISC.
VOLUME 48, PAGE 880 AND DEED VOLUME 146, PAGE 391.
EASEMENTS AND RIGHTS OF WAY GRANTED ALABAMA POWER COMPANY AND SOUTH CENTRAL
BELL TELEPHONE COMPANY RECORDED IN DEED VOLUME 313, PAGE 862; DEED VOLUME 313,
PAGE 864; AND DEED VOLUME 313, PAGE 872.

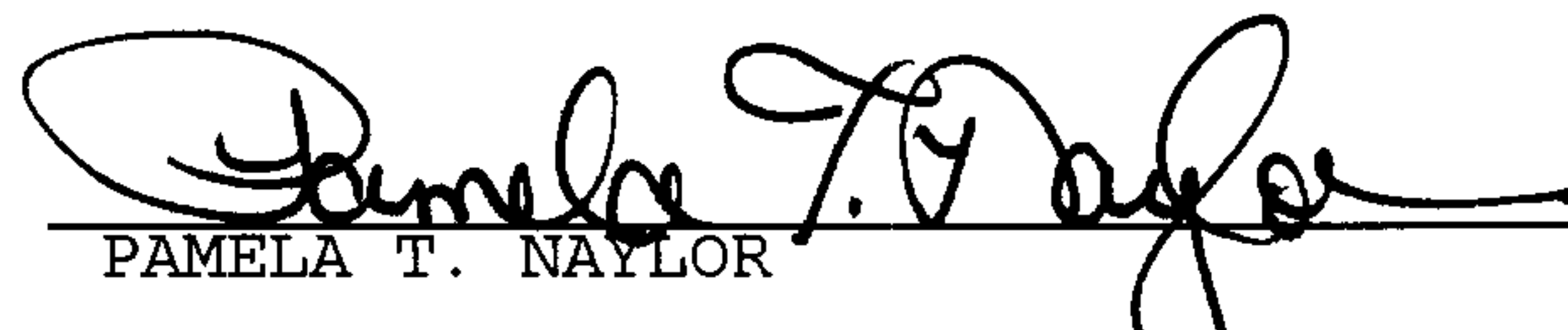
\$161405.00 OF THE CONSIDERATION WAS PAID FROM A MORTGAGE LOAN.
WHEN PAMELA T. NAYLOR ACQUIRED THE INTEREST OF RICHARD N. NAYLOR, RICHARD N.
NAYLOR AND PAMELA T. NAYLOR WETRE BOTH SINGLE PEOPLE.

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, I have hereunto set my hand(s) and seal(s), this 1st
day of August, 2003.

____ (Seal)
____ (Seal)
____ (Seal)

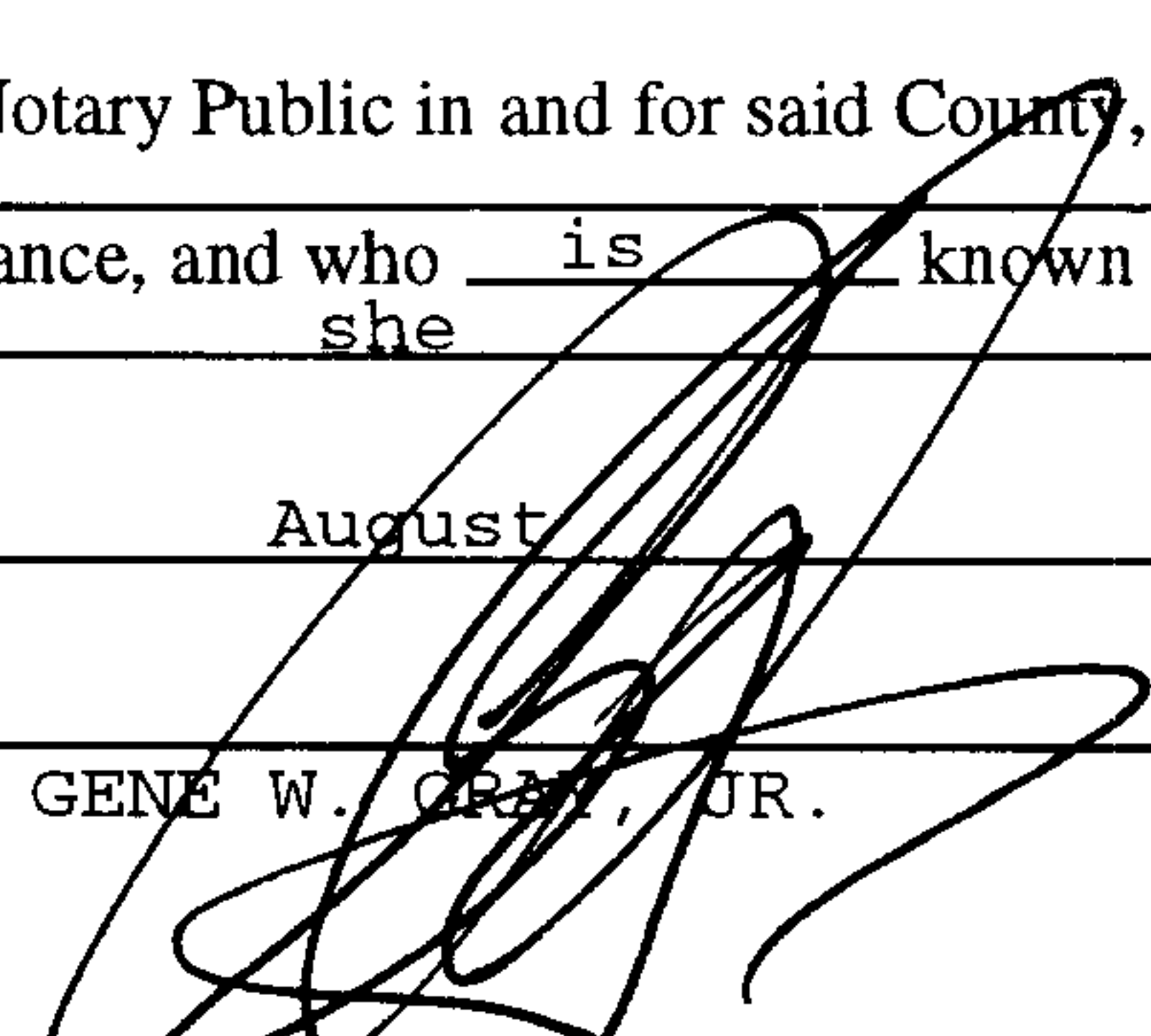

PAMELA T. NAYLOR (Seal)
____ (Seal)
____ (Seal)

STATE OF ALABAMA
Jefferson COUNTY

General Acknowledgment

I, GENE W. GRAY, JR., a Notary Public in and for said County, in said State, hereby certify that
PAMELA T. NAYLOR, A SINGLE PERSON
whose name(s) 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 she executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 1st day of August A.D., 2003


GENE W. GRAY, JR.

Notary Public