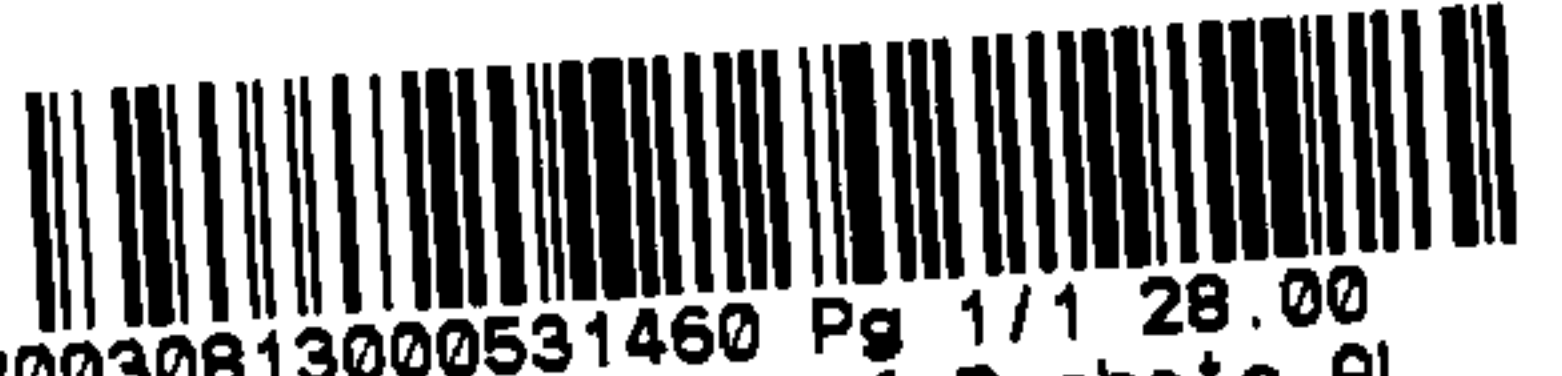


SEND TAX NOTICES TO:
GEORGE D. HOWARD
REBA J. HOWARD
7002 INDIAN RIDGE DRIVE
Pelham, Al 35124


20030813000531460 Pg 1/1 28.00
Shelby Cnty Judge of Probate, AL
08/13/2003 09:24:00 FILED/CERTIFIED

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Three Hundred Forty Thousand and no/100 Dollars (\$340,000.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged **DWC, INC.**, (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto **GEORGE D. HOWARD and REBA J. HOWARD**, (herein referred to as "Grantee"), as joint tenants with rights of survivorship, its interest in the following described real estate situated in SHELBY County, Alabama, to wit:

Lot 23, according to the Survey of Indian Highland Estates, as recorded in Map Book 13, Page 69, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, covenants, rights of way of record; taxes for 2003 and subsequent years not yet due and payable.

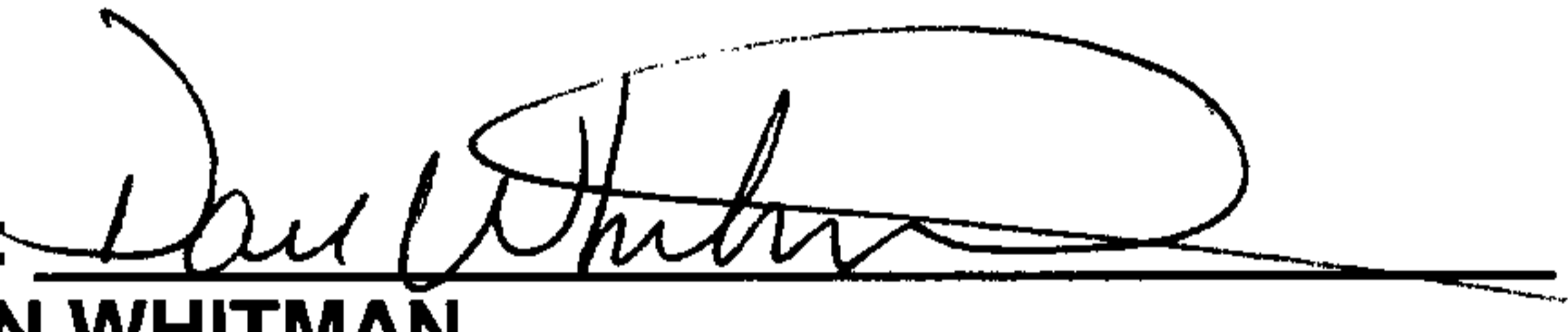
\$ 323,000 of the purchase price recited herein was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for its successors and assigns, covenant with said Grantee, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and its successors and assigns shall warrant and defend same to said Grantee, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 6th day of August, 2003.

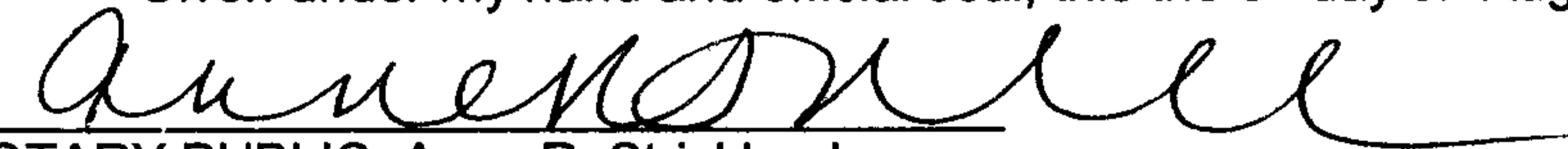
DWC, INC.

BY: 
DAN WHITMAN
ITS: PRESIDENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify DAN WHITMAN, whose name as PRESIDENT of DWC, INC., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same in his capacity for the aforesaid corporation on the day the same bears date.

Given under my hand and official seal, this the 6th day of August, 2003.


NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:
Anne R. Strickland, Attorney at Law
5330 Stadium Trace Parkway, Suite 250
Birmingham, Alabama 35244

ANNE R. STRICKLAND
ATTORNEY AT LAW
5330 STADIUM TRACE PKWY STE. 250
BIRMINGHAM, AL 35244