

STATUTORY WARRANTY DEED

State of Alabama)
)
Shelby County) *Know All Men by These Presents:*

That in consideration of Ten and No/100 Dollars (\$10.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged, THE PROVIDENT BANK, a corporation, (herein referred to as the "Grantor"), does grant, bargain, sell and convey unto GREGORY A. KENNEMER, (herein referred to as the "Grantee"), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot E, in Block 10, according to the Amended Map of Riverwood, 7th Sector, as recorded in Map Book 9, page 81, in the Probate Office of Shelby County, Alabama.

Subject to advalorem taxes for the years 2003, and thereafter; easements, restrictions, covenants, and rights of way of record.

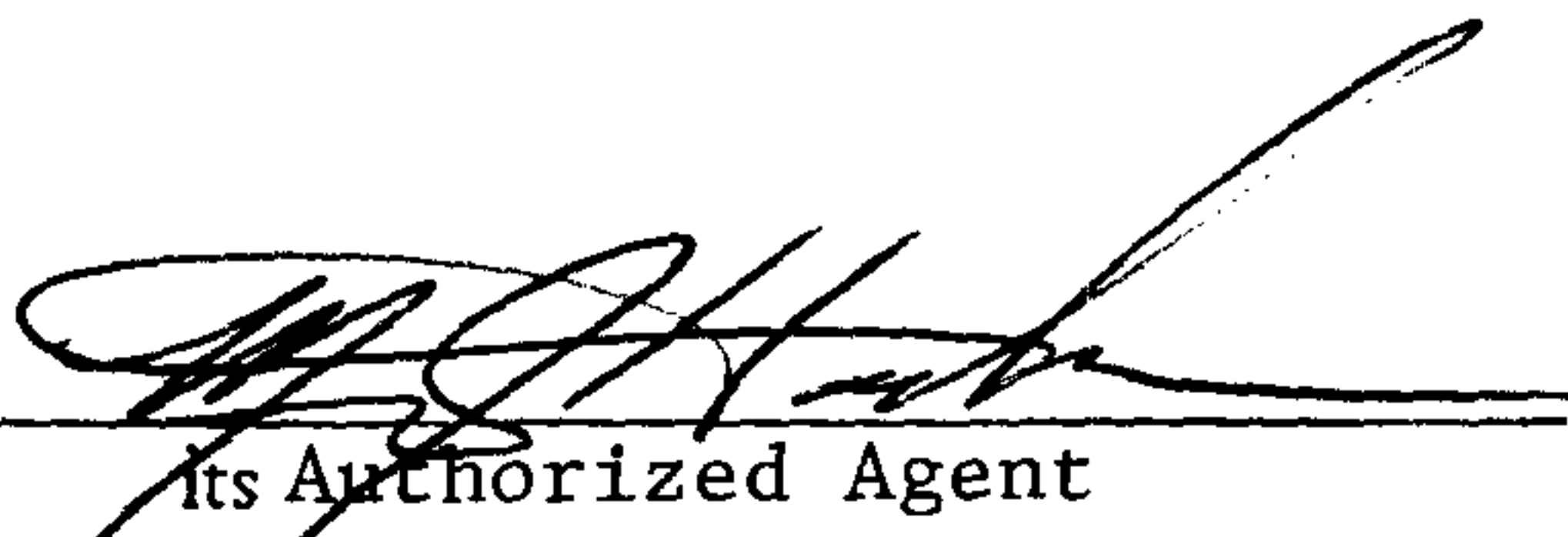
Grantee's address is 2908 Crescent Avenue, Birmingham, Alabama 35209.

TO HAVE AND TO HOLD to the said Grantee, his heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, by its authorized agent/s, Robert C. Hardman and Mark J. Hoehn, who is/are authorized to execute this conveyance, has hereto set its signature and seal, this the 12th day of August, 2003.

The Provident Bank

By 
its Vice President

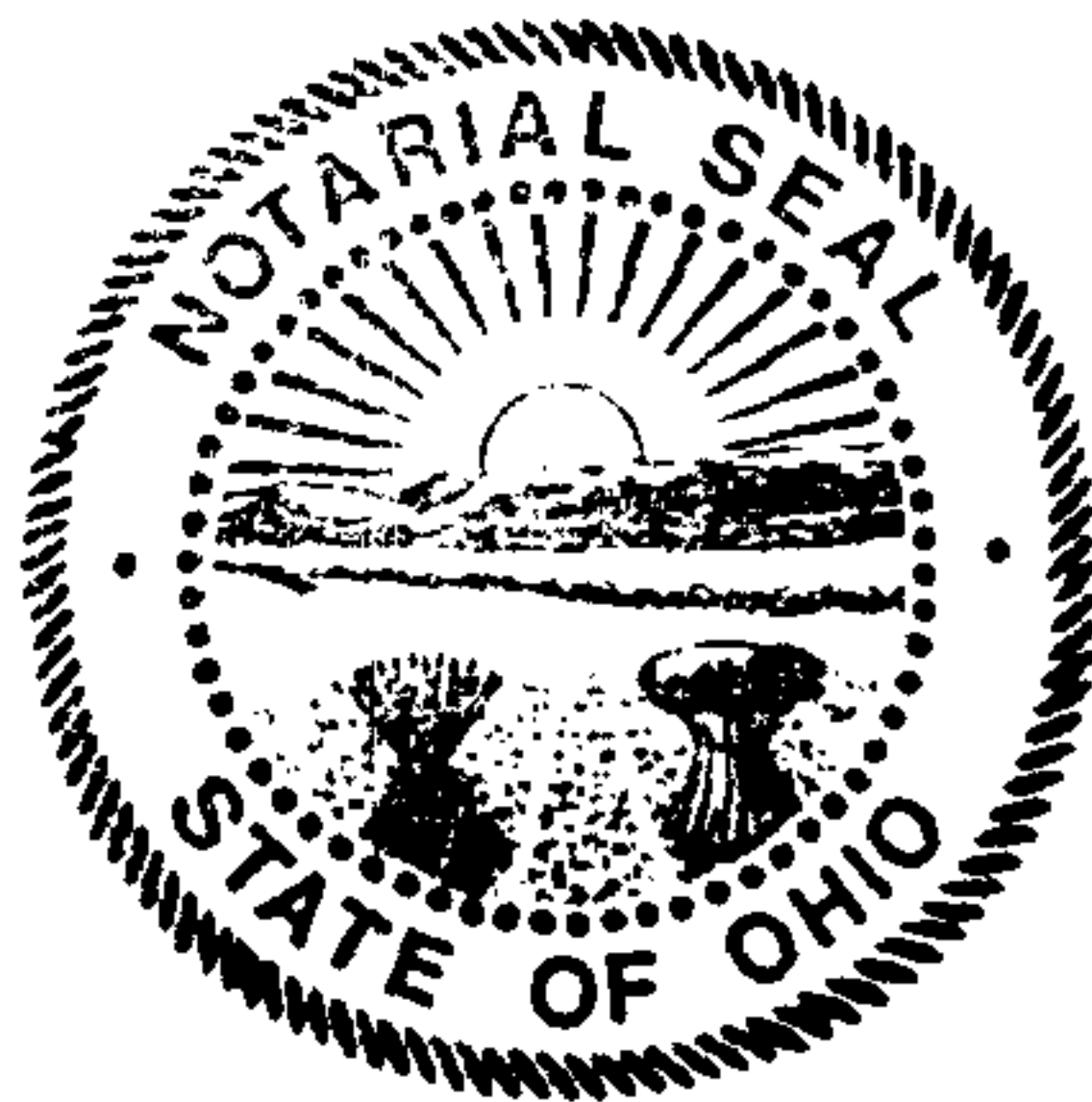
By 
its Authorized Agent

Magnolia Tree

State of Ohio)
Hamilton County)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Robert C. Hardman, whose name as Vice President of The Provident Bank, a corporation, 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 the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 12th day of August, 2003.



CHARLENE F. SWINGLE
Notary Public, State of Ohio
My Commission Expires Oct. 14, 2004

Charlene F. Swingle
Notary Public
My commission expires: 10/14/04

State of Ohio)
Hamilton County)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Mark J. Hoehn, whose name as Authorized Agent of The Provident Bank, a corporation, 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 the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 12th day of August, 2003.



CHARLENE F. SWINGLE
Notary Public, State of Ohio
My Commission Expires Oct. 14, 2004

Charlene F. Swingle
Notary Public
My commission expires: 10/14/04

This Instrument was prepared by:
Larry R. Newman, Attorney at Law
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Birmingham, Alabama 35223