

Send Tax Notice To:

David Ramey
196 Clairmont Road
Sterrett, Alabama,

This instrument was prepared by:
James W. Fuhrmeister
ALLISON, MAY, ALVIS, FUHRMEISTER,
KIMBROUGH & SHARP, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

WARRANTY DEED – JOINT WITH RIGHTS OF SURVIVORSHIP

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF **Thirty-Five Thousand and 00/100 (\$35,000.00) Dollars** and other good and valuable consideration to the undersigned Grantor in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, **Town Builders, Inc.**, (herein referred to as Grantor) does grant, bargain, sell and convey unto **David R. Ramey and Stacey K. Ramey, husband and wife**, (herein referred to as Grantee), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 126, according to the survey of Forest Parks, 1st Sector, as recorded in Map Book 22, Page 28 A, B & C, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

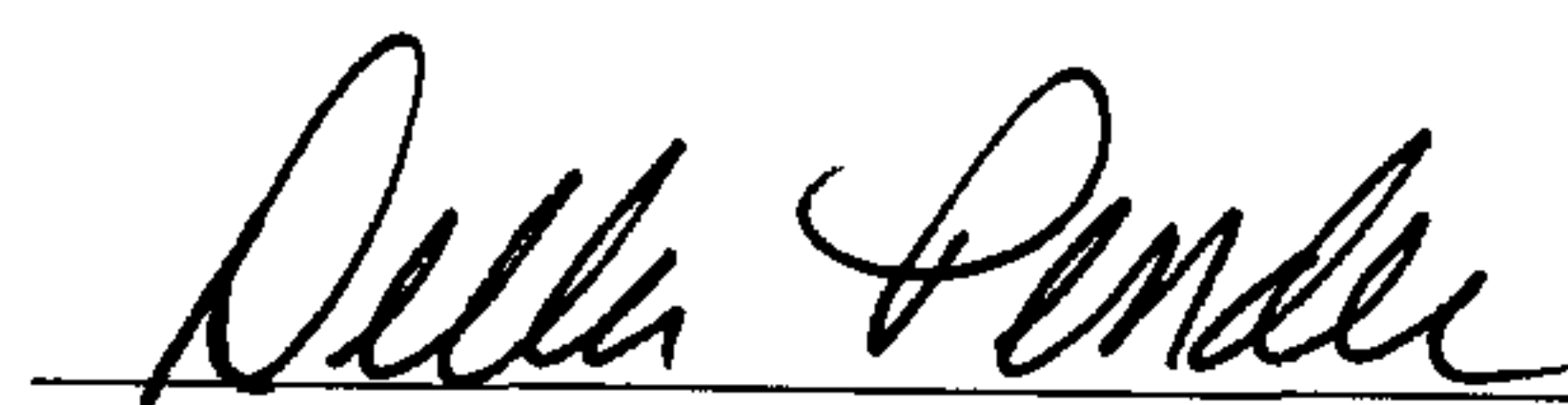
NOTE: This is not the homestead of the Grantor.

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 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 Grantor does for itself and for its successors and assigns, covenants with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid, that Grantor will and Grantor's successors and assigns 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, Grantor has hereunto set its hand and seal, this 5th day of September, 2003.

Town Builders, Inc.



Della Pender
Authorized Agent

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Della Pender, whose name as Authorized Agent of Town Builders, Inc. 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 and with full authority, he/she executed the same voluntarily on the date the same bears date as the act of said Town Builders, Inc..

Given under my hand and official seal, this 5th day of September, 2003.


Notary Public

My commission expires:

5/21/07

Allison May