

✓ THIS INSTRUMENT PREPARED BY:  
THOMAS L. FOSTER, ATTORNEY  
1201 N. 19TH STREET  
BIRMINGHAM, AL 35234

SEND TAX NOTICE TO:

Mrs. Christopher T. Yarbrough  
146 Carriage Dr.  
McClure, AL 35114

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA ) KNOW ALL MEN BY THESE PRESENTS,  
JEFFERSON COUNTY )

That in consideration of -One Hundred Twenty Nine Thousand Nine Hundred and 00/100--  
(\$129,900.00)-DOLLARS  
to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt is ,  
acknowledged, we,

James J. McGregor and wife, LaShonda McGregor  
(herein referred to as grantors) do grant, bargain, sell and convey unto  
Christopher T. Yarbrough and Chasalee A. Yarbrough  
(herein referred to as GRANTEEES) as joint tenants, with right of survivorship, the following described real  
estate, situated in SHELBY County, Alabama, to-wit:

Lot 16, according to the Survey of Carriage Hills, Phase 1, a residential  
subdivision, as recorded in Map Book 13, Page 31, in the Probate Office of  
Shelby County, Alabama.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations, if any,  
of record.

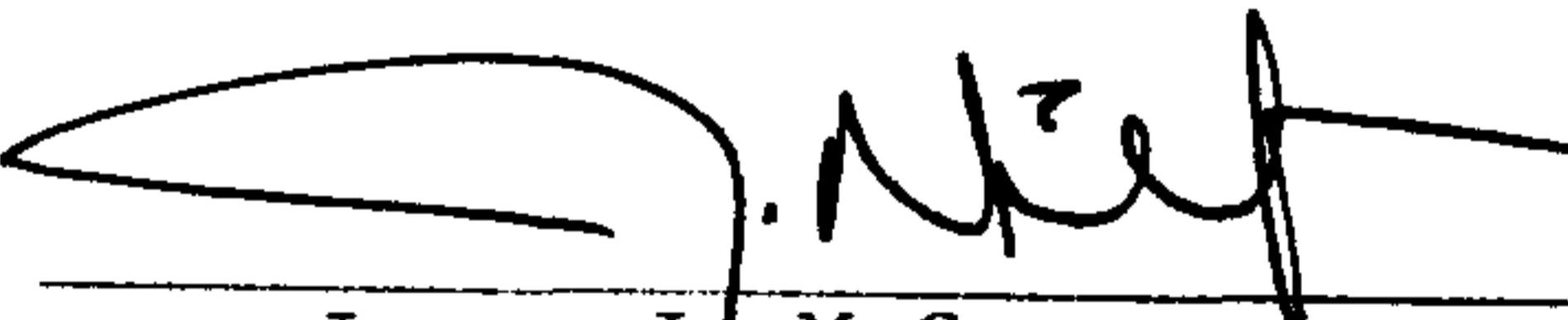
Subject to ad valorem taxes for the current year.

\$127,890.00 of the consideration recited above was paid from a mortgage loan executed  
simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 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  
GRANTEEES, 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  
GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

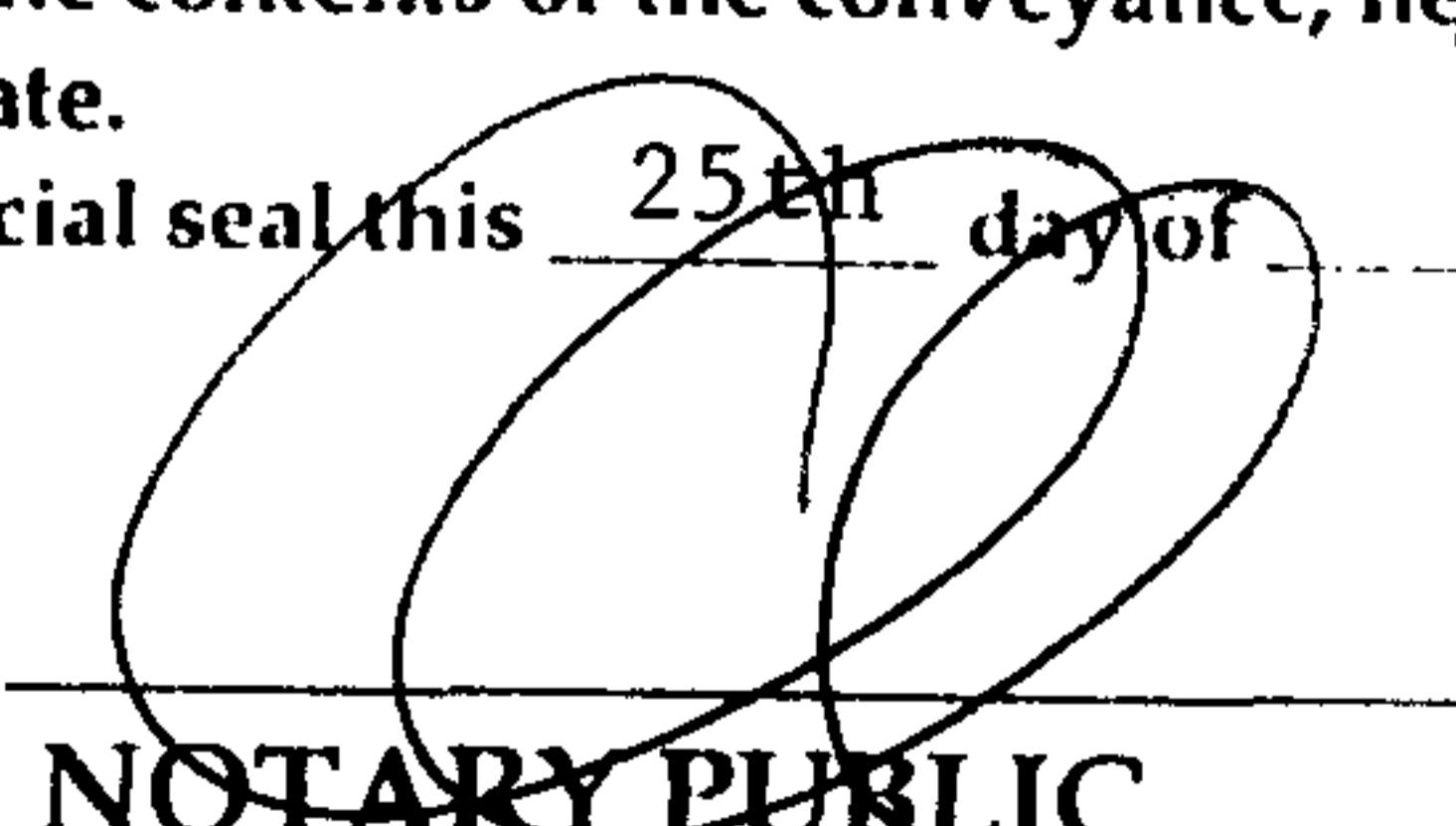
IN WITNESS WHEREOF I/we have hereunto set my/our hand(s) and seal(s) this 25th  
day of September, 2003.

  
James J. McGregor (Seal)  
  
LaShonda McGregor (Seal)

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify  
that James J. McGregor and wife, LaShonda McGregor  
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 25th day of September  
2003.

  
NOTARY PUBLIC