

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
McClene, AL 35444

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.

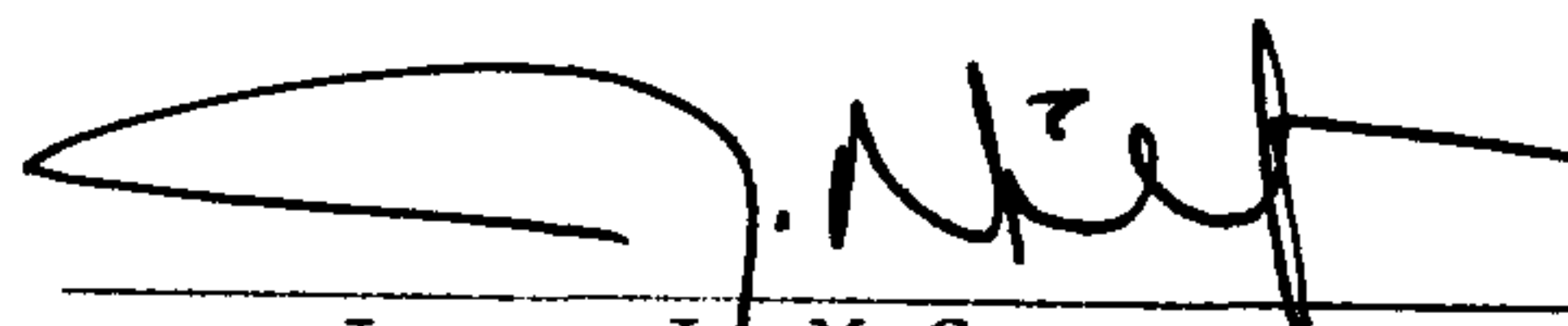

Subject to ad valorem taxes for the current year.

\$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