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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

ANTHONY D. POPWELL
121 WATERFORD HIGHLANDS TR
CALERA, AL 35040

STATE OF ALABAMA)
COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
WARRANTY DEED**

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTY FIVE THOUSAND NINE HUNDRED FIFTY DOLLARS and 00/100 (\$155,950.00) to the undersigned grantor, MUNGER, BLALOCK & COMPANY, INC. in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto ANTHONY D. POPWELL and BRIANNA L. POPWELL, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 443, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 2, PHASE 1, AS RECORDED IN MAP BOOK 30, PAGE 110 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ANTHONY D. POPWELL AND ANTHONY POPWELL ARE ONE IN THE SAME PERSON.

Subject to: BRIANNA L POPWELL AND BRIANNA POPWELL ARE ONE IN THE SAME PERSON.

1. TAXES FOR THE YEAR 2002 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2003.
2. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT 2001-12818 AND INSTRUMENT 2002112600592570 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
3. RIGHT OF WAY RECORDED IN DEED BOOK 259, PAGE 725 AND DEED BOOK 317 PAGE 30 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
4. RIGHT OF WAY TO SHELBY COUNTY RECORDED IN DEED BOOK 240, PAGE 36 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
5. GRANT TO THE STATE OF ALABAMA FOR RAILROAD RECORDED IN REAL 278 PAGE 5 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. MINERAL AND MINING RIGHTS AND RIGHTS INCIDENT THERETO RECORDED IN REAL 345, PAGE 744 AND INSTRUMENT 1995-1640 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RELEASE OF DAMAGES AS RECORDED IN INSTRUMENT 1995-1640 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
8. 8 FOOT EASEMENT ON FRONT AS SHOWN BY RECORDED MAP.
9. 7.5 FOOT EASEMENT ON REAR AS SHOWN ON RECORDED MAP.

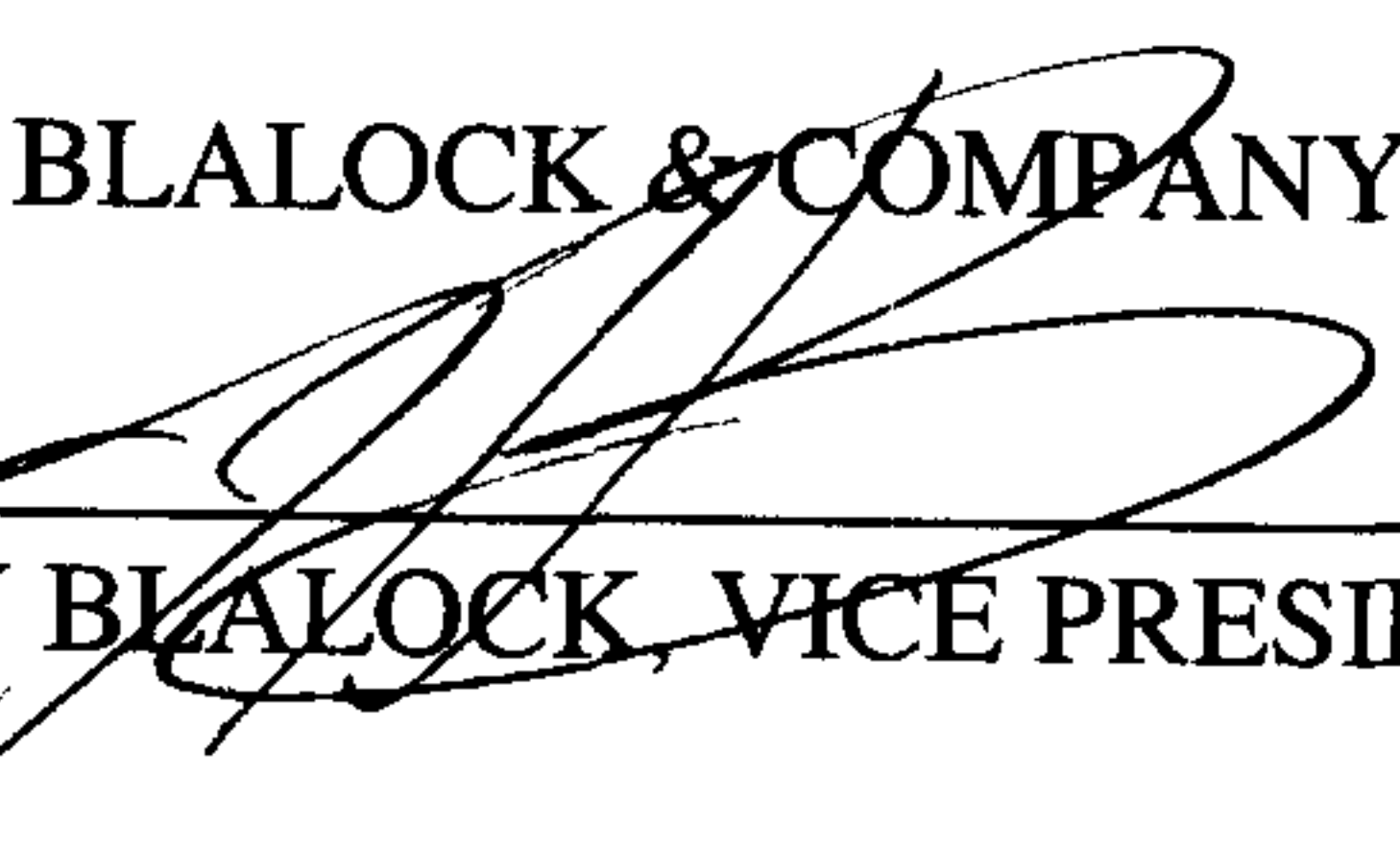
\$148,152.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 joint 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 said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or 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 it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall warrant and defend the same to the said GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, MUNGER, BLALOCK & COMPANY, INC., by its PRESIDENT, J. HARRY BLALOCK who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 25th day of September, 2003.

MUNGER, BLALOCK & COMPANY, INC.

By: 

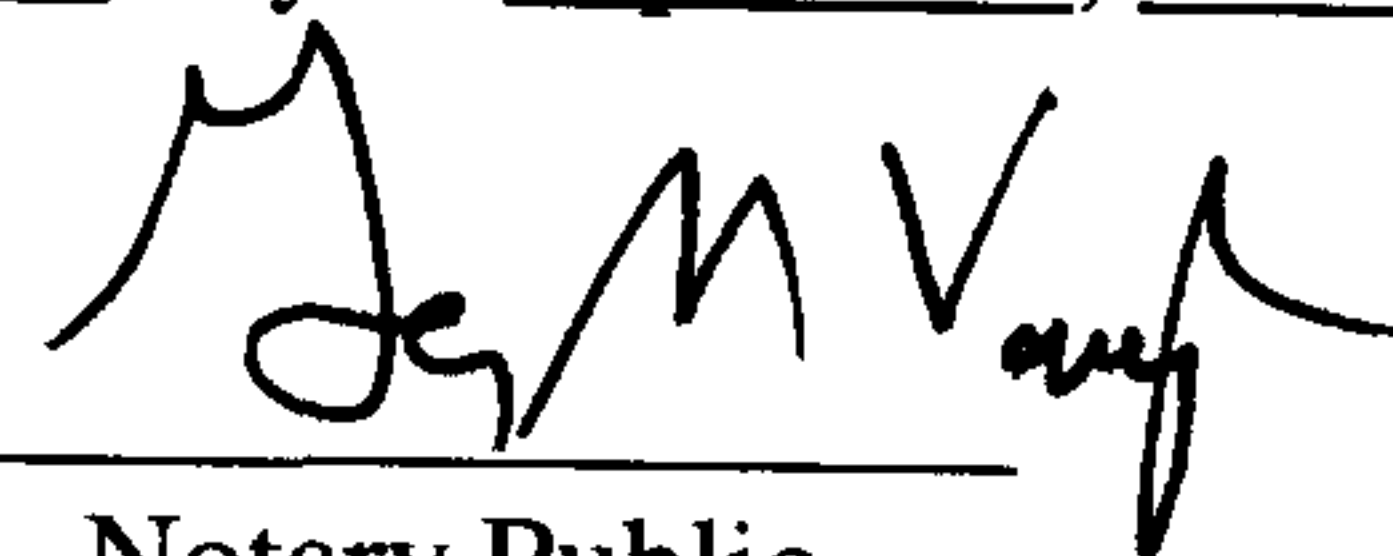
J. HARRY BLALOCK, VICE PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that J. HARRY BLALOCK, whose name as VICE PRESIDENT of MUNGER, BLALOCK & COMPANY, INC., a corporation, 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, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 25th day of September, 2003.



Notary Public

My commission expires: 9.29.06