

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

THOMAS L. FOSTER, ATTORNEY  
1201 NORTH 19TH STREET  
BIRMINGHAM, AL 35234

Lucretia Williams  
2072 King Charles Court  
Alabaster, AL 35007

WARRANTY DEED (Without Survivorship)

STATE OF ALABAMA)  
JEFFERSON COUNTY)

That in consideration of ---One Hundred Thirty Two Thousand and 00/100---(\$132,000.00) DOLLARS to the undersigned GRANTOR (whether one or more), in hand paid by the GRANTEE herein, the receipt whereof is acknowledged, I or we,

Shannon M. Kornis and husband, Paul Ricky Kornis

(herein referred to as GRANTOR, whether one or more), grant, bargain, sell and convey unto

Lucretia Williams

(herein referred to as GRANTEE, whether one or more), the following described real estate, situated in SHELBY \_\_\_\_\_ County, Alabama, to-wit:

Lot 18, according to the Map and Survey of Kings Meadow Subdivision, Second Sector as recorded in Map Book 9, page 168, in the Probate Office of Shelby County, Alabama.

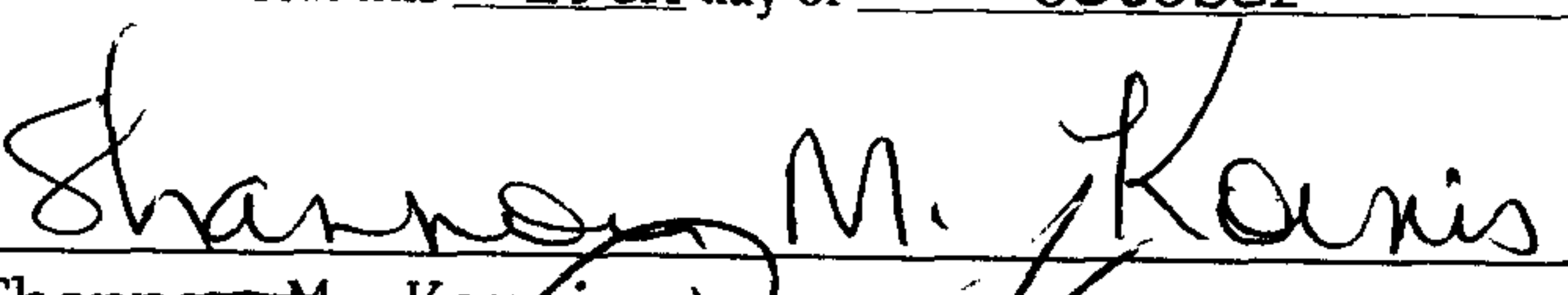
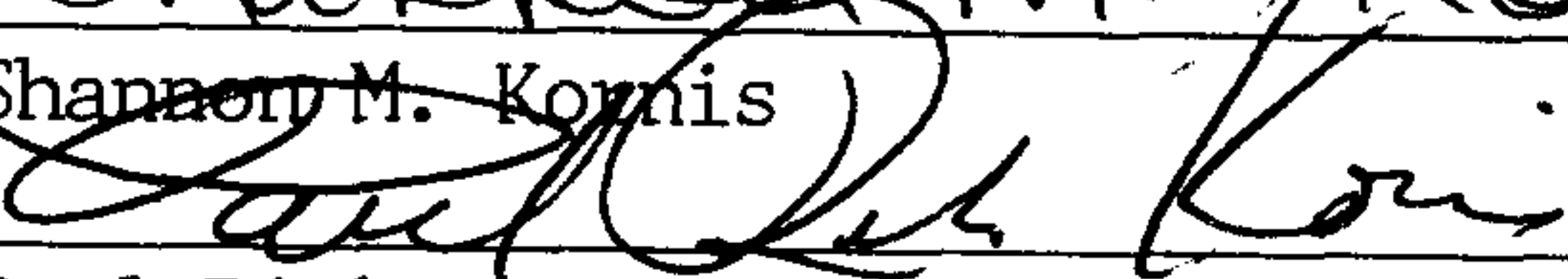
Subject to existing easements, restrictions, encumbrances, rights of way, limitations, if any, of record.

Subject to ad valorem taxes for the current tax year.

\$129,960.00 of the consideration recited above was paid from a mortgage loan executed simultaneously herewith.

TO HAVE AND TO HOLD to the grantee, his, her or their heirs and assigns forever. And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEE, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; they that 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 GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 29th day of October, 2003.

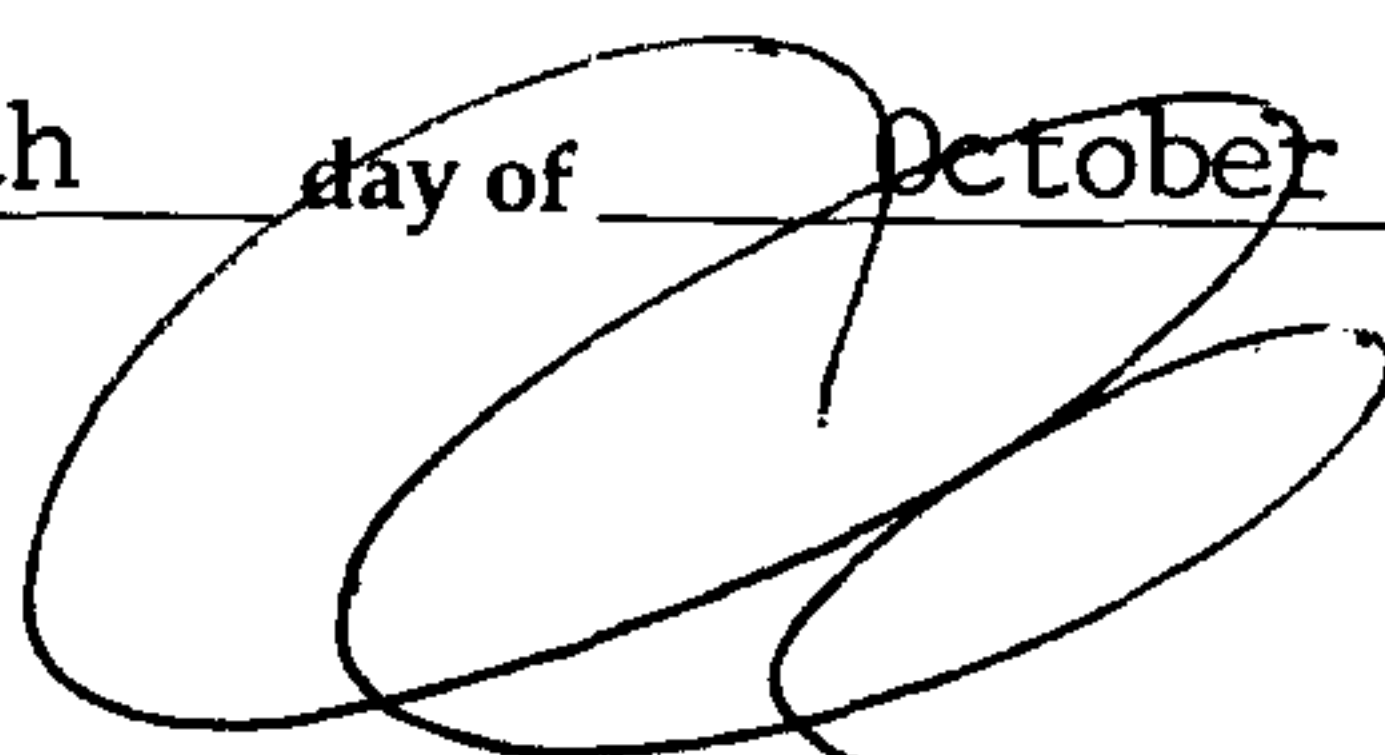
  
Shannon M. Kornis (Seal)  
  
Paul Ricky Kornis (Seal)

STATE OF ALABAMA )  
JEFFERSON \_\_\_\_\_ COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Shannon M. Kornis & husband, Paul Ricky Kornis

whose name are signed to the foregoing conveyance and who are known to me, acknowledged before me, on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of October, 2003.

  
NOTARY PUBLIC