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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

GEOFFREY A. HALL
623 MOUNTAIN LAUREL COURT
BIRMINGHAM, AL 35244

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 THIRTY FOUR THOUSAND TWO HUNDRED DOLLARS and 00/100 (\$134,200.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, DORA J. DOUGHERTY, AN UNMARRIED WOMAN (herein referred to as GRANTORS) do grant, bargain, sell and convey unto GEOFFREY A. HALL AND DEBORAH B. HALL, (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 19-A, ACCORDING TO THE SURVEY OF RESURVEY OF LOTS 12, 13, 14, 15, 16, 17, 19, 20, 21, 22 & 23 RECREATIONAL AREA, DAVENPORT ADDITION TO RIVERCHASE WEST, SECTOR 2, AS RECORDED IN MAP BOOK 8, PAGE 40, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. AGREEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN MISC. 35, PAGE 683 AND MISC. 38, PAGE 465.
3. RESTRICTIONS AND COVENANTS APPEARING OF RECORD IN MISC. 35, PAGE 689; MISC. 36, PAGE 30; DEED VOLUME 332, PAGE 969; MISC. 14, PAGE 536 AND MISC. 34, PAGE 549.
4. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RELEASE OF DAMAGES, AS RECORDED IN VOLUME 127, PAGE 140.

\$106,500.00 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 I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, DORA J. DOUGHERTY, have hereunto set his, her or their signature(s) and seal(s), this the 29th day of October, 2003.

*Dora J. Dougherty, acting By and Through Her Attorney in
Fact Thomas Million*

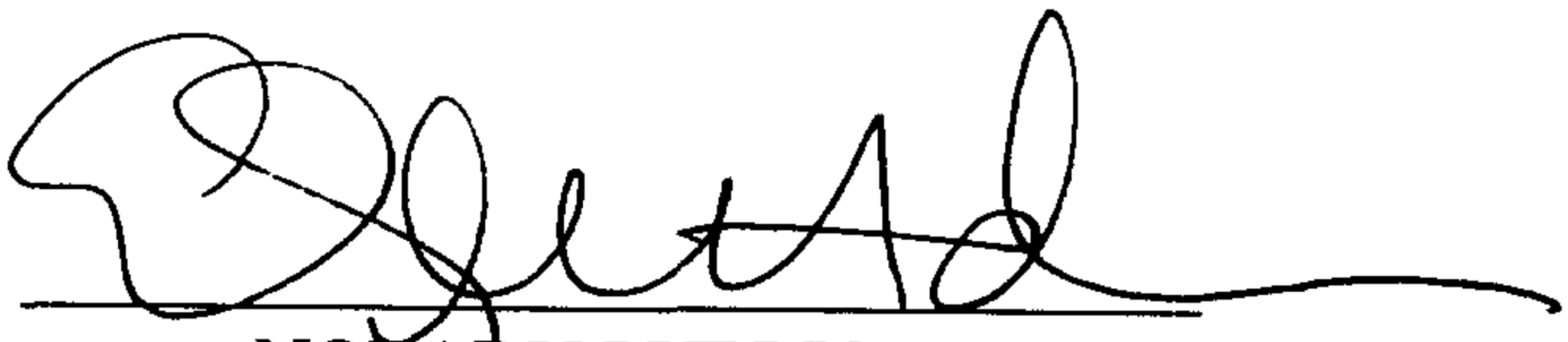
DORA J. DOUGHERTY, ACTING BY AND
THROUGH HER ATTORNEY IN FACT,
THOMAS MILLION

ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said State of Alabama at Large, hereby certify that THOMAS MILLION, whose name as Attorney in Fact for DORA J. DOUGHERTY, is signed to the foregoing instrument and who is known to me, acknowledged before me on this date that, being informed of the instrument, he, in his capacity as such Attorney in Fact, and with full authority executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 29TH DAY OF OCTOBER, 2003.



NOTARY PUBLIC

MY COMMISSION EXPIRES: 10.2.05