

This Instrument Was Prepared By:
John R. Holliman, Esq.
2491 Pelham Parkway
Pelham, Alabama 35124

\$220,000.00

STATE OF ALABAMA

CORPORATION WARRANTY DEED, JOINTLY
LIFE WITH REMAINDER TO SURVIVOR

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of Ten and no/100 (\$10.00) Dollars to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, JDS Homes, Inc., an Alabama Corp., (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Timothy M. Foster and Desma Foster, husband and wife, (hereinafter referred to as GRANTEES), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in the County of Shelby and State of Alabama, to-wit:

Lot 21 according to the Survey of Emerald Parc
Subdivision as recorded in Map Book 29, Page 47,
Shelby County, Alabama Records.

This conveyance is hereby made subject to restrictions,
easements and rights of way of record in the Probate
Office of Shelby County, Alabama.

\$176,000.00 was paid from a first mortgage recorded
herewith.

Send Tax Notice to:

214 Emerald Cove

Chelsea, Alabama 35043

Together with all and singular the tenements, hereditaments
and appurtenances thereto belonging or in anywise appertaining in
fee simple.

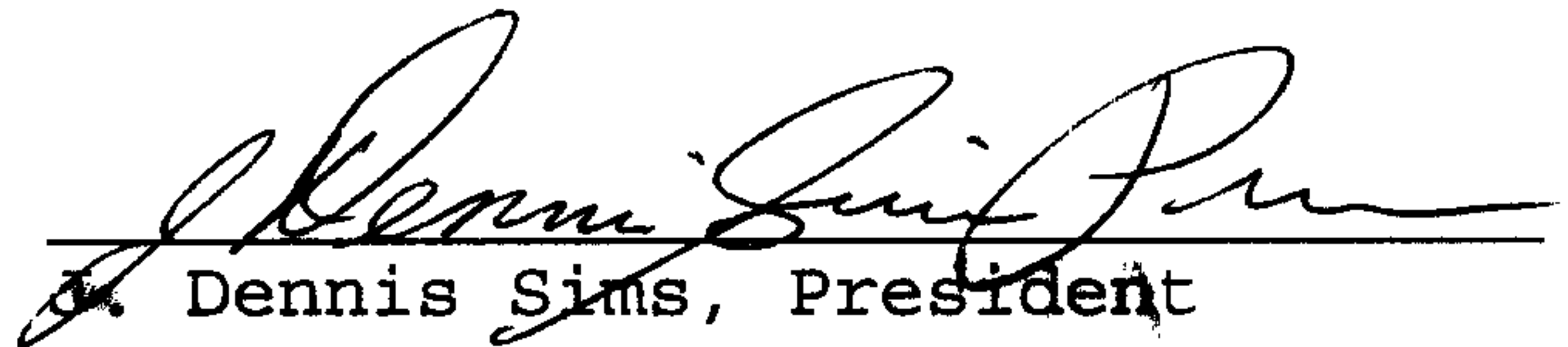
TO HAVE AND TO HOLD the same unto GRANTEES for and during
their joint lives and upon the death of either of them, then to

the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And said GRANTOR does for itself and its successors and assigns covenants with the said GRANTEES, 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 they are entitled to the immediate possession thereof; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has hereunto set its signature by J. Dennis Sims its President on this the 3RD day of NOVEMBER, 2003.

JDS Homes, Inc.

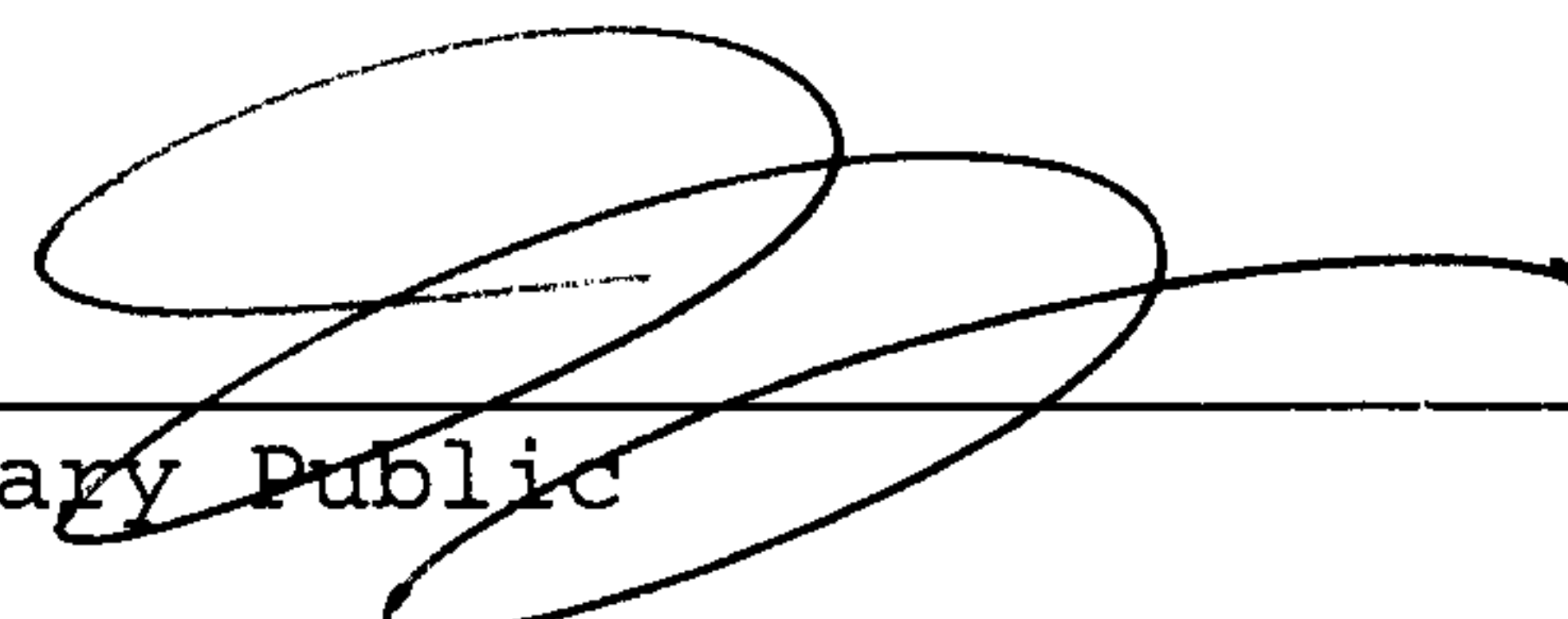

J. Dennis Sims, President

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that J. Dennis Sims as President of JDS Homes, Inc. 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 as such duly authorized officer executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 3RD day of NOVEMBER, 2003.


Notary Public

My Commission Expires:

08 29 06