

This instrument was prepared by
(Name) Massey, Stotser & Nichols, P.C.
(Address) P.O. Box 94308
Birmingham, Alabama 35220-4308

Send Tax Notice To: Danny J. Cunningham
name
311 17th Street
address
Calera, Alabama 35040

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA }
Jefferson COUNTY } KNOW ALL MEN BY THESE PRESENTS, *\$115,750.00 Consideration*

That in consideration of TEN AND NO/100-----
----- DOLLARS (\$10.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Wanda K. Cunningham and husband, Danny J. Cunningham

(herein referred to as grantors) do grant, bargain, sell and convey unto Danny J. Cunningham and wife, Wanda Kay Cunningham

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in
Shelby County, Alabama to-wit:

Lots 9 & 10, Block 88, according to Dunstan's Map of Town of Calera,
Alabama, as recorded in the Office of the Judge of Probate of Shelby County,
Alabama.

Subject to: (1) Taxes for the year 2004 and subsequent years. (2)
Easements, restrictions, reservations, rights-of-way, limitations, covenants
and conditions of record, if any. (3) Mineral and mining rights, if any.

\$114,750.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

Wanda K. Cunningham is one and the same person as Wanda K. Northcutt and Wanda
Kay Cunningham.

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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 18th
day of November, 2003.

_____(Seal)

_____(Seal)

_____(Seal)

Wanda K. Cunningham (Seal)
Wanda K. Cunningham
Danny J. Cunningham (Seal)
Danny J. Cunningham (Seal)

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Pulic in and for the said County, in said State,
hereby certify that
Wanda K. Cunningham and husband, Danny J. Cunningham
whose names 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 hands and official seal this 18th day of November, 2003.

My Commission Expires: 11-19-06 *E.C.D.*
Notary Public

STATE OF ALABAMA ()
COUNTY OF SHELBY ()

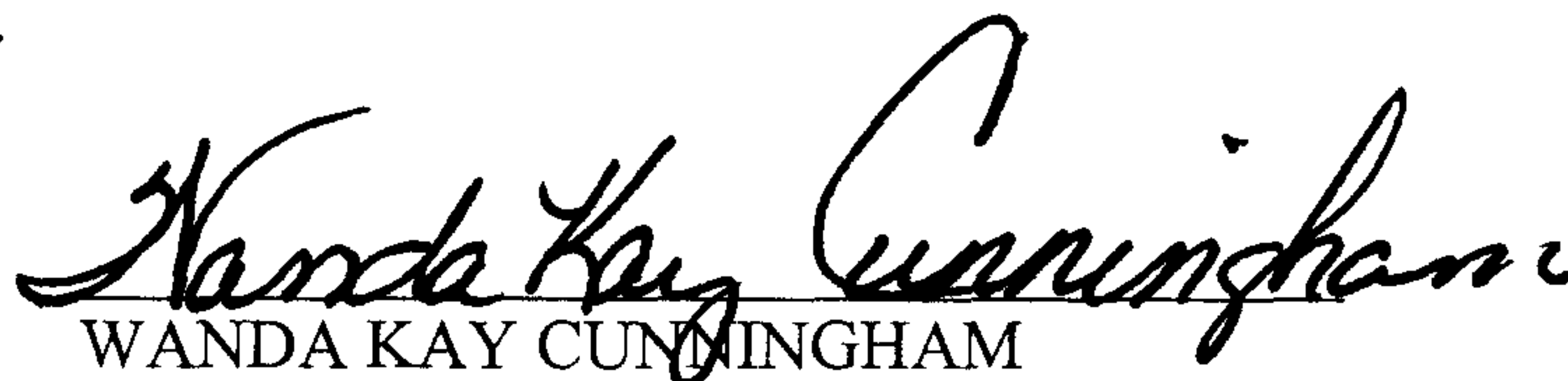
BEFORE ME, the undersigned authority, a Notary Public in and for said County, in said State, personally appeared WANDA KAY CUNNINGHAM, who, after being duly sworn, upon her oath, deposes and states the following:

I am Wanda Kay Cunningham, and I am a resident of Shelby County, Alabama, and I am the current owner of the property located at 311 17th Street, Calera, Alabama 35040. On February 1, 1999, George S. Northcutt, conveyed the hereinafter described real property to me by quitclaim deed, said deed being recorded in Instrument No. 1999-06783, in the Probate Office of Shelby County, Alabama. I hereby certify that at the time of the execution of the said warranty deed that George S. Northcutt was a single man as our divorce was finalized in January, 1999 and neither of us had remarried as of the execution of said quitclaim deed.

I am giving this affidavit in order to clear the chain of title of the property now owned by myself, which property is more fully described as follows:

Lots 9 & 10, Block 88, according to Dunstan's Map of the Town of Calera,
as recorded in the Office of the Judge of Probate of Shelby County, Alabama.

Done this the 18th day of November, 2003.


WANDA KAY CUNNINGHAM

SWORN TO AND SUBSCRIBED BEFORE ME, on this the 18th day of November, 2003.



NOTARY PUBLIC

My Commission Expires: 11-19-06

This Instrument was Prepared By:
Massey Stotser & Nichols, P. C.
1780 Gadsden Highway
Birmingham, Alabama 35235