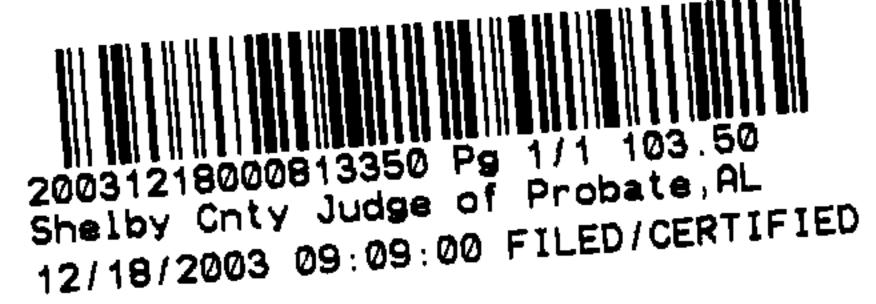
PLEASE RETURN TO MOSS & CONDON, LLC 300 UNION HILL DRIVE, SUITE 200 BIRMINGHAM, AL 35209



This instrument was prepared by: David P. Condon Moss & Condon, L.L.C. 300 Union Hill Drive, Suite 200 Birmingham, Alabama 35209

Send tax notice to: Steven R. Chapman 423 Heatherwood Forest Circle Hoover, Alabama 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)	
	:	
SHELBY COUNTY)	KNOW ALL MEN BY THESE PRESENTS

That in consideration of Four Hundred Sixty-Two Thousand Five Hundred and 00/100 Dollars (\$462,500.00) to the undersigned grantors in hand paid by the grantees herein, the receipt whereof is acknowledged, we,

Michael J. Sillers and his wife Rebecca B. Sillers

(hereinafter referred to as "Grantors") do grant, bargain, sell and convey unto

Steven R. Chapman and Deana E. Chapman

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

> Lot 11, according to the Survey of Heatherwood Forest, Sector Two, as recorded in Map Book 17, page 129, in the Probate Office of Shelby County, Alabama.

\$370,000.00 of the proceeds come from a mortgage recorded simultaneously herewith.

Subject to: 2003 ad valorem taxes not yet due and payable; (1)

> all mineral and mining rights not owned by the Grantors; and (2)

easements, rights-of-way, restrictions, covenants (3)encumbrances of record.

TO HAVE AND TO HOLD unto 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 we do for ourselves and for our heirs, executors, and administrators covenant with Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have set our hands and seals, this 15th day of December, 2003.

(Seal) (Seal) Michael J. Sillers Rebecca B. Sillers

STATE OF ALABAMA

JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Michael J. Sillers and Rebecca B. Sillers 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 cenveyance they

executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of Dece

Notary Public: David P. Condon My Commission Expires: 2-12-06