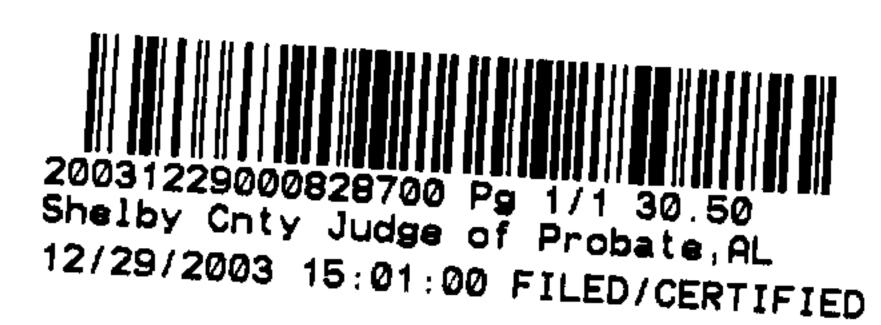
13hm 31549

THIS INSTRUMENT PREPARED BY:

Stewart & Associates, P.C. 3595 Grandview Parkway Suite 350 Birmingham, Alabama 35243 Reli, Inc.
SEND TAX NOTICE and CLOSING PROFESSIONALS
ANDREW R. GARVER 3595 Grandview Pkwy, Ste 350
Birmingham, AL 35243

4012 KINROSS LANE BIRMINGHAM, ALABAMA 35242&

WARRANTY DEED



STATE OF ALABAMA: COUNTY OF Shelby:

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Three Hundred Eighty-Eight Thousand Nine Hundred and 00/100 (\$388,900.00) and other good and valuable consideration, in hand paid to the undersigned, SUSAN E. CROMEY and spouse, MICHAEL G. CROMEY, (hereinafter referred to as "Grantors") to ANDREW R. GARVER and TERRI D. GARVER (hereinafter referred to as "Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell and convey unto Grantees, the following described real estate, situated in the County of Shelby, Alabama, to-wit:

SEE ATTACHED EXHIBIT 'A' FOR LEGAL AND SUBJECT TO.

\$369400.00 OF THE PURCHASE PRICE WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

TO HAVE AND TO HOLD unto the said Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators, successors and assigns forever.

The Grantors do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as shown above; that we have a good right to sell and convey the same as aforesaid; and that it will, and their successors and assigns shall forever, warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we, SUSAN E. CROMEY and MICHAEL G. CROMEY, have hereunto set our hands and seals this 12th day of December, 2003.

Klan (

MICHAEL G. CROMEY

∕SUSAN E. CROMEY

THE STATE OF ALABAMA: COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County and State hereby certify that SUSAN E. CROMEY and spouse, MICHAEL G. CROMEY, 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 said instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 12th day of December, 2003.

Notary Public

My commission exp:_____