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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

JONATHAN G. OWENS
502 NAVAJO CIRCLE
ALABASTER, AL 35007

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 ELEVEN THOUSAND NINE HUNDRED and 00/100 (\$111,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, THOMAS P. HALL and JENNIFER W. HALL, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JONATHAN G. OWENS and ANGELA L. OWENS, HUSBAND AND WIFE, (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 9, ACCORDING TO THE MAP AND SURVEY OF FERNWOOD, SECOND SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

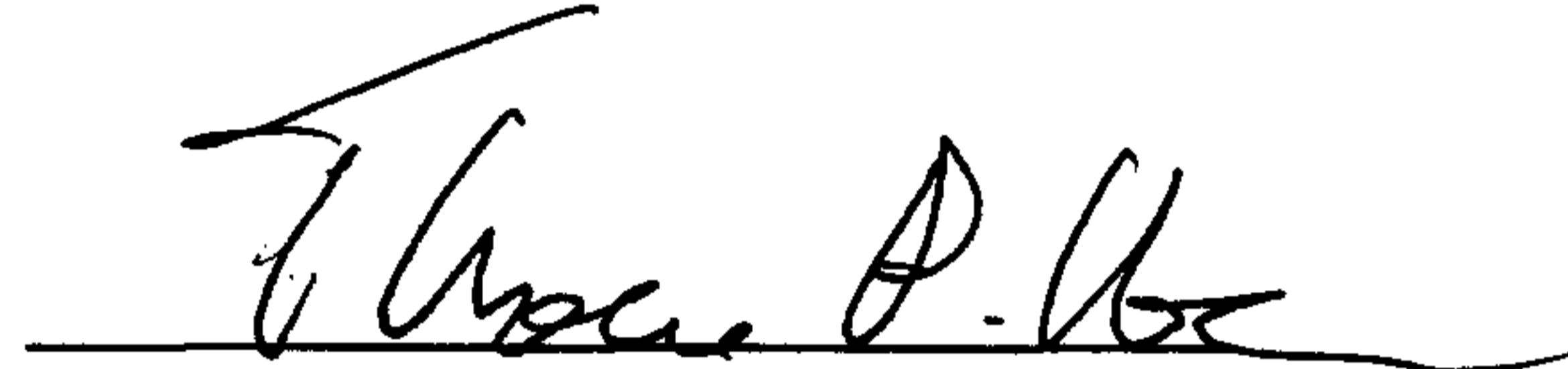
1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. 35 FOOT BUILDING SETBACK LINE ALONG THE FRONT OF LOT NAVAJO CIRCLE AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
3. 35 FOOT BUILDING SETBACK LINE ALONG NAVAJO TRAIL AS SHOWN ON THE RECORDED MAP OF SAID SUBDIVISION.
4. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN DEED BOOK 265, PAGE 9.
5. RIGHT OF WAY TO ALABAMA POWER COMPANY RECORDED IN DEED BOOK 178, PAGE 280; DEED BOOK 129, PAGE 37 AND DEED BOOK 188, PAGE 544.
6. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED DEED BOOK 28, PAGE 461, TOGETHER WITH THE APPURTENANT RIGHTS TO USE THE SURFACE.

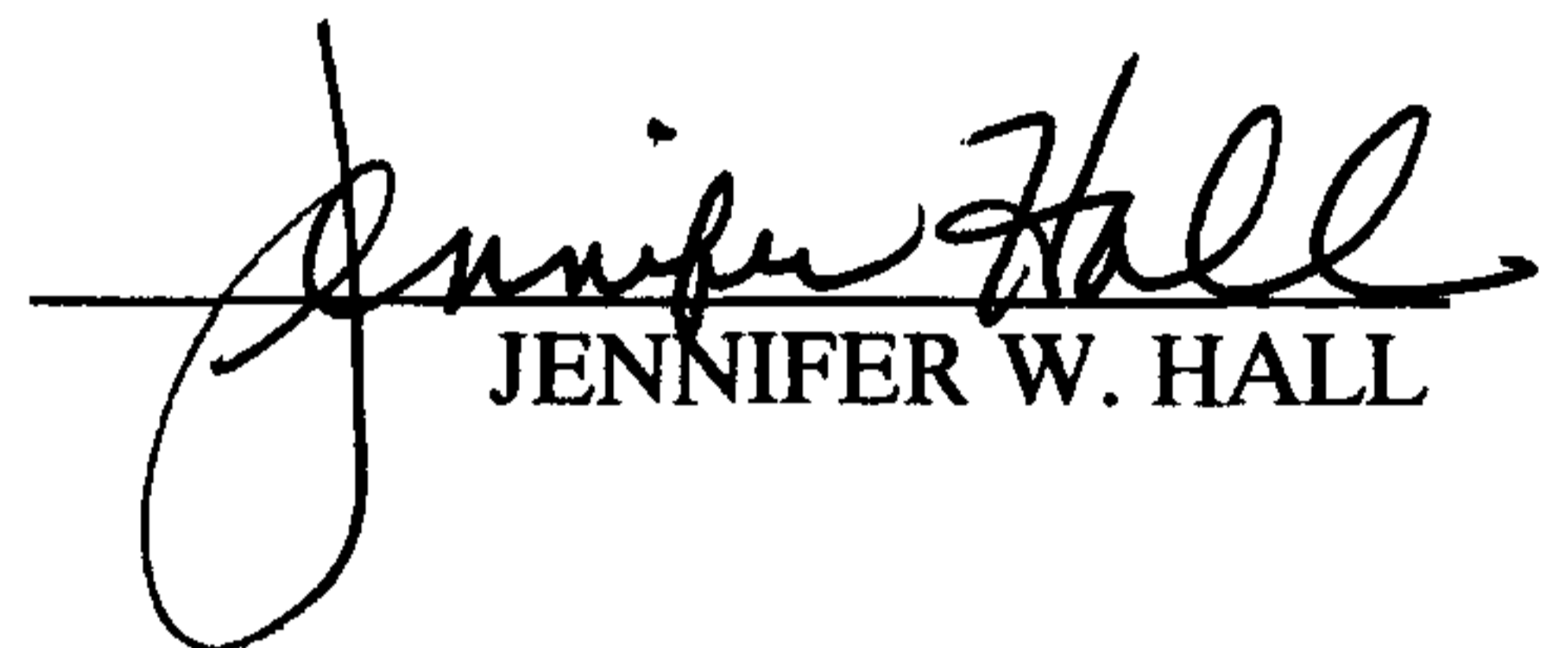
\$108,543.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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, THOMAS P. HALL and JENNIFER W. HALL, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 2nd day of January, 2004.


THOMAS P. HALL

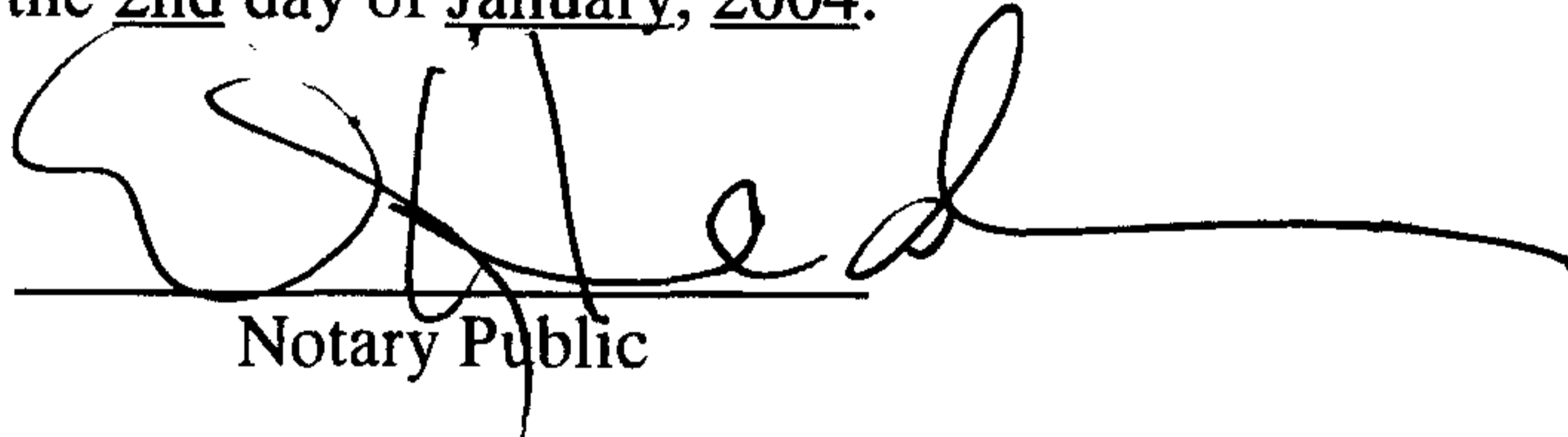

JENNIFER W. HALL

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that THOMAS P. HALL and JENNIFER W. HALL, HUSBAND AND WIFE, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 2nd day of January, 2004.


Notary Public

My commission expires: 10-2-05