

This instrument was prepared by:

James Stevens, Attorney at Law
1200 20th Street South
Suite 200
Birmingham, Alabama 35205

Please Send Tax Notice to:

Joseph Wetzel
1064 Wyndham Lane
Helena AL 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that in consideration of (\$103,000.00), One Hundred Three Thousand and No/100ths and other good and valuable consideration, to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, Charles B. Davidson, Kimberley V. Davidson, husband and wife and George E. Veitch and Claudia Veitch, husband and wife (hereinafter referred to as Grantor whether one or more), do grant, bargain, sell and convey unto Joseph Wetzel and Rebecca Wetzel (hereinafter referred to as Grantees) for and during their joint lives as joint tenants 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 Shelby County, Alabama, to wit:

Lot 238, according to the Survey of Wyndham Wilkerson, Phase 4, as recorded in Map Book 24, Page 99, in the Probate Office of SHELBY County, ALABAMA.

There was a mortgage executed simultaneously herewith in favor of Wells Fargo Home Mortgage in the amount of \$101,408.00 for which recording fees and taxes were paid.

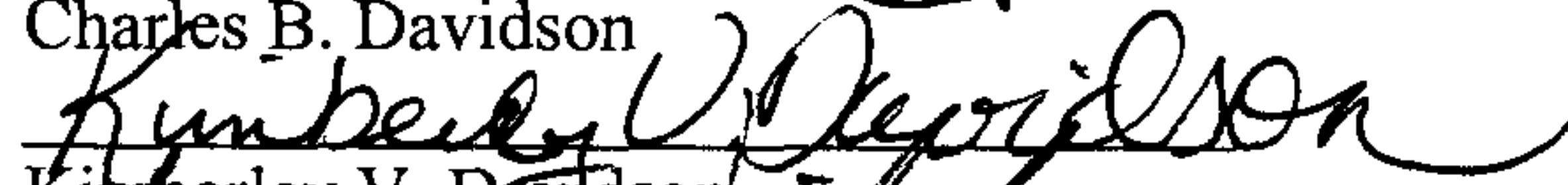
Subject to:

1. Taxes for the year 2003 and all subsequent years.
2. Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivorship of them in fee simple, and to the heirs of each such survivor forever, together with every contingent remainder and right of reversion.

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

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal this 12th day of December, 03.


Charles B. Davidson

Kimberley V. Davidson

George E. Veitch

Claudia Veitch

State of Alabama
County Shelby

I, JAMES STEVENS, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Charles B. Davidson, Kimberley V. Davidson, George E. Veitch and Claudia Veitch whose name(s) are signed to the foregoing conveyance, and who are known to me acknowledged before me on this day, that being informed of the contents they executed the same voluntarily on the day same bears date.

Given under my hand and seal this 12th day of December, in the year 2003.

Notary Public
My Commission Expires: 11/06