

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

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Birmingham, Alabama 35203

SEND TAX NOTICE TO:

BOBBY R. CUMMINGS, JR.
133 BERKSHIRE MANOR CIRCLE
ALABASTER, ALABAMA 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

** PURCHASE PRICE IS EQUAL TO ONE HALF OF THE VALUE.
\$65,000.00. \$136,000.00 of the consideration was
derived from a mortgage loan closed simultaneously
herewith.

WARRANTY DEED

Know All Men by These Presents: That in consideration of **FIVE HUNDRED AND NO/100 DOLLARS (\$500.00) DOLLARS** to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt of which is acknowledged, I/we, **BOBBY RAY CUMMINGS, JR., AN UNMARRIED MAN AND BOBBY RAY CUMMINGS, SR., A MARRIED MAN** (herein referred to as GRANTOR) do grant, bargain, sell and convey unto **BOBBY R. CUMMINGS, JR.** (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in **SHELBY County, ALABAMA**, to-wit:

LOT 9, ACCORDING TO THE SURVEY OF WEATHERLY BERKSHIRE MANOR – SECTOR 19, AS RECORDED IN MAP BOOK 24, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

THE PROPERTY DESCRIBED HEREIN DOES NOT CONSTITUTE THE HOMESTEAD OF BOBBY RAY CUMMINGS SR. NOR HIS SPOUSE.


SUBJECT TO:


1. Subject to the taxes for the year beginning October 1, 2003, which constitutes a lien, but are not yet due and payable until October 1, 2004.
2. All easements, restrictions, covenants and right of ways of record.

TO HAVE AND TO HOLD, Unto the said GRANTEE, his, her or their heirs and assigns, forever.

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 GRANTOR, **BOBBY RAY CUMMINGS, JR., AN UNMARRIED MAN AND BOBBY RAY CUMMINGS, SR., A married man**, has hereunto set his signature and seal, this the **15TH** day of **APRIL, 2004**.

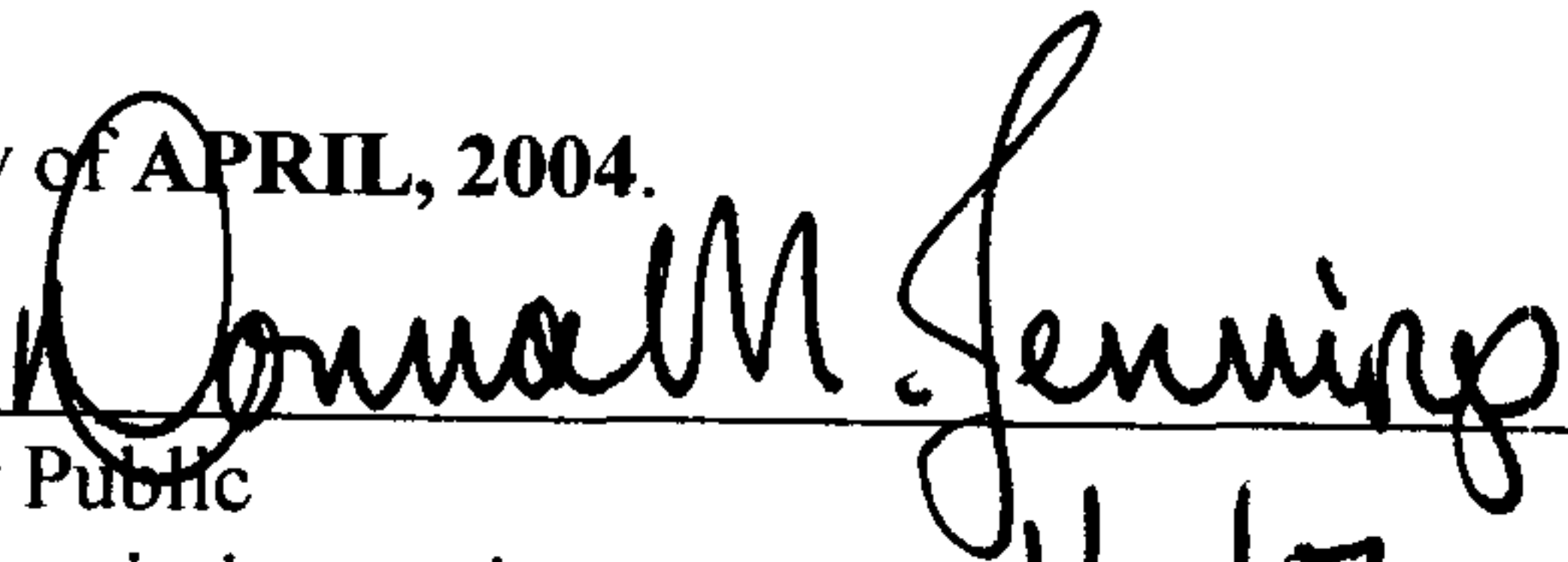

BOBBY RAY CUMMINGS, JR.


BOBBY RAY CUMMINGS, SR.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that, **BOBBY RAY CUMMINGS, JR., AN UNMARRIED MAN AND BOBBY RAY CUMMINGS, SR., A MARRIED MAN**, 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 hand this the **15TH** day of **APRIL**, 2004.



Notary Public
My commission expires: 1/6/07