

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

That, in consideration of \$ **134,100.00** to the undersigned Grantor, **R. Wilkins Construction, Inc.**, in hand paid by the Grantees named herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto **Jerry A. Payne and Tammy R. Payne** (herein referred to as "Grantees") as joint tenants with rights of survivorship, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Crosscreek Cove, as recorded in Map Book 32, Page 72, in the Probate Office of Shelby County, Alabama.

Address of Property: 514 Cahaba Manor Lane
 Pelham, Alabama 35124

This property is to become the homestead of the Grantees.

Subject to taxes for the year 2004 and subsequent years, easements, restrictions, reservations, rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$ **-0-** of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, to the said Grantees for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said Grantor does for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal this the 5th day of may, 2004.

R. WILKINS CONSTRUCTION, INC.

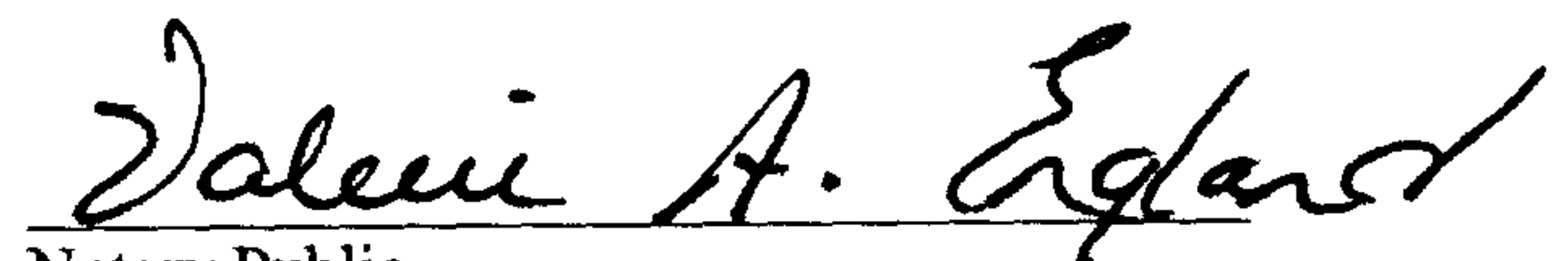
By:


Roger Wilkins, President
Grantor

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Roger Wilkins, President of R. Wilkins Construction, Inc.**, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5th day of May, 2004.


Notary Public

Commission Expires: 2/25/2008

This Instrument Prepared By:
Kevin Hays, Attorney at Law
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:
Jerry A. Payne
Tammy R. Payne
514 Cahaba Manor Lane
Pelham, Alabama 35124