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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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SEND TAX NOTICE TO:

BOBBY J. HARRIS
5009 LAKE VIEW DRIVE
HOOVER, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SIXTEEN THOUSAND DOLLARS and 00/100 (\$216,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, MARK R. CORBIN and KATHRYN CORBIN, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto BOBBY J. HARRIS, A MARRIED PERSON and KAREN DENISE HARRIS, AN UNMARRIED PERSON, (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 26, ACCORDING TO THE AMENDED SURVEY OF THE COTTAGES AT SOUTHLAKE, AS RECORDED IN MAP BOOK 16, PAGE 139, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, TOGETHER WITH AN UNDIVIDED 1/30TH INTEREST IN AND TO THE COMMON AREA AS DESIGNATED ON THE SAID RECORD MAP.

SUBJECT TO:

1. TAXES FOR THE YEAR 2004 WHICH CONSTITUTE A LIEN BUT NOT YET AND DUE PAYABLE.
2. DECLARATIONS OF PROTECTIVE COVENANTS OF SOUTHLAKE AS RECORDED IN REAL 160, PAGE 495.
3. PERMITTED LAND USE RESTRICTIONS AS RECORDED IN REAL 160, PAGE 492.
4. MINERAL AND MINING RIGHTS AND ALL RIGHTS INCIDENT THERETO AS RECORDED IN DEED BOOK 127, PAGE 140, AND DEED BOOK 4, PAGE 542.
5. DECLARATIONS OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR SOUTHLAKE TOWNHOMES AS RECORDED IN REAL 199, PAGE 367, AS AMENDED BY INSTRUMENT #1992-14035.
6. RESTRICTIVE COVENANTS IN FAVOR OF ALABAMA POWER COMPANY AS RECORDED IN REAL 204, PAGE 656.

7. AGREEMENT FOR UNDERGROUND RESIDENTIAL DISTRIBUTION WITH ALABAMA POWER COMPANY AS RECORDED IN REAL 215, PAGE 518.
8. RIGHT OF WAY TO ALABAMA POWER COMPANY RECORDED IN REAL 224, PAGE 535, AND REAL 230, PAGE 792.
9. EASEMENT FOR OVERHEAD AND UNDERGROUND DISTRIBUTION IN FAVOR OF ALABAMA POWER COMPANY AS RECORDED IN INSTRUMENT #1992-26825.
10. RESTRICTIONS AS TO LAKE USE AND BUFFER AREA AS CONTAINED IN THAT DEED RECORDED IN INSTRUMENT #1993-30710.

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, MARK R. CORBIN and KATHRYN CORBIN, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 16th day of July, 2004.


MARK R. CORBIN

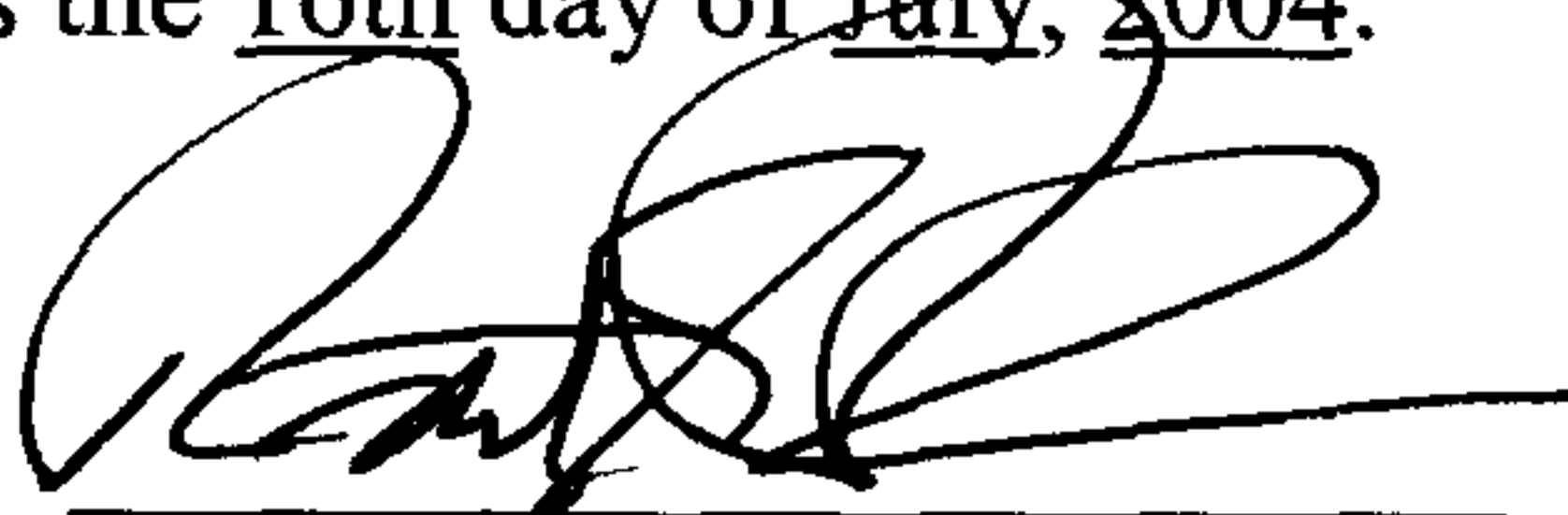

KATHRYN CORBIN

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that MARK R. CORBIN and KATHRYN CORBIN, 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 16th day of July, 2004.


Notary Public

My commission expires: 7/11/06