

SEND TAX NOTICE TO:

The Yarbrough Living Trust
2004 Shagbark Road
Birmingham, AL 35244

Prepared by:

Morris J. Princiotta, Jr.
Attorney at Law
2100-C Rocky Ridge Road
Birmingham, Alabama 35216

STATE OF ALABAMA:
JEFFERSON COUNTY:

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **NINETY-SEVEN THOUSAND, SEVEN HUNDRED, FIFTY AND NO/100.....(\$97,750.00) Dollars**, to the undersigned grantor, in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I, **MARY L. GIFFORD, A Single Woman, (herein referred to as grantor)**, do grant, bargain, sell and convey unto **WANDA G. YARBROUGH and AVERY L. YARBROUGH, Husband and Wife, Trustees, or their successors in Trust, under the Yarbrough Living Trust, dated June 20, 2000 and any amendments thereto (herein referred to as GRANTEES)**, the following described real estate situated in **SHELBY** County, Alabama to-wit:

See attached "Exhibit A" for legal description.

Subject to:

1. Property taxes for 2004 and subsequent years, not yet due and payable.
2. All Covenants, Conditions, and Restrictions, if any, appearing of record.
3. Subject to Navigation Servitudes and all other statutory rights and powers of the United States of America, The State of Alabama, and the Public, over the Lay Lake and its shore lands, extending to the ordinary high-water line thereof and which may be exercised without obligation for compensation.
4. The consequence of any change in location of the Lay Lake which forms the boundary of subject property.
5. Title to that portion of the premises in question constituting accreted land is specifically excepted from warranty herein.
6. Title to artificially filled lands, submerged land and lands lying below the ordinary high water mark of Lay Lake is specifically excepted from warranty.

\$78,200.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs, successors,
and assigns, forever.

And I do for myself and for my heirs, executors, and administrators, covenant with the
said GRANTEES, their heirs, successors, 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 the said GRANTEES, their heirs, successors,
and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 3rd day of
September, 2004.

 (Seal)
MARY L. GIFFORD

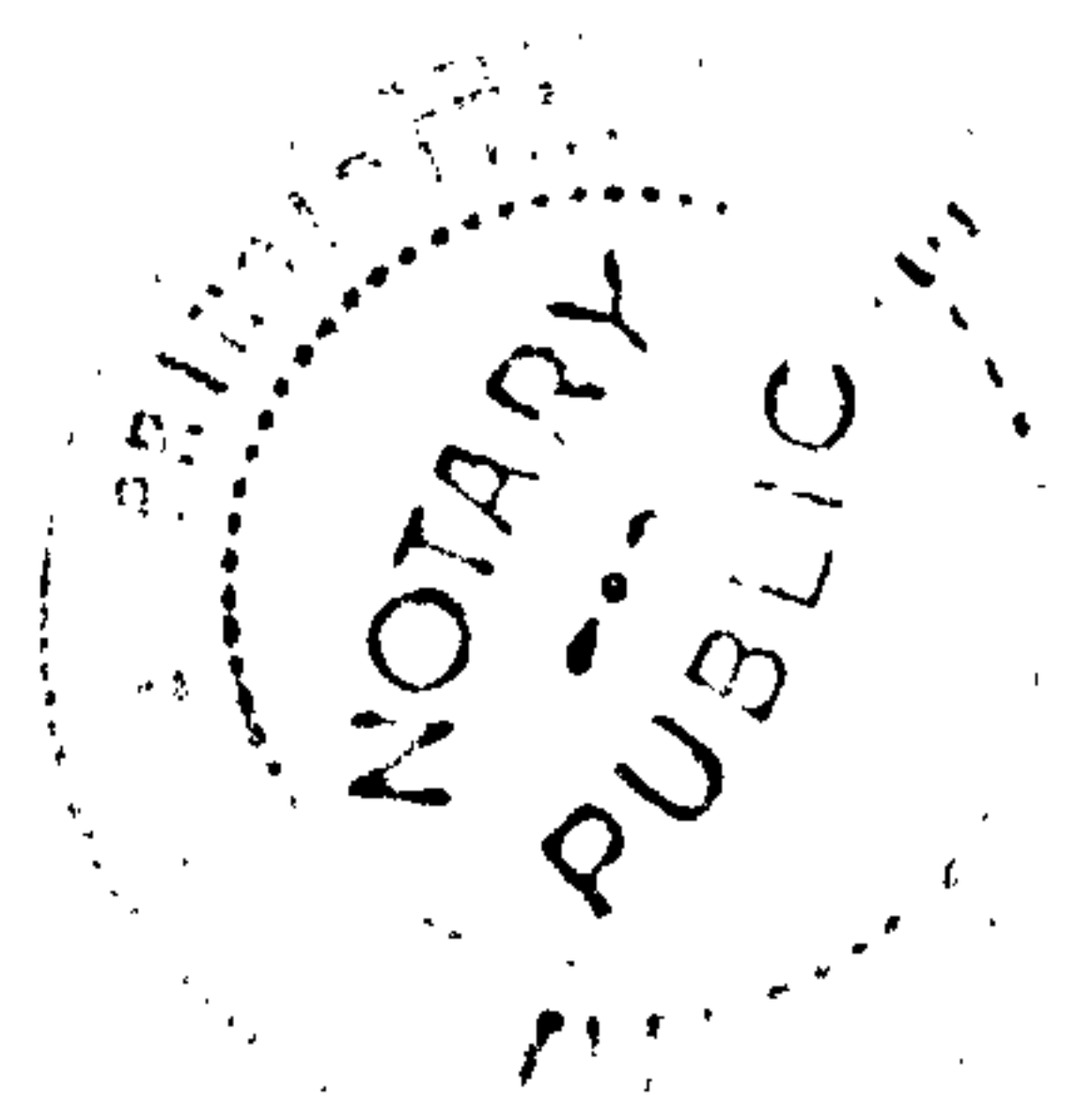
STATE OF ALABAMA:
JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify
that **MARY L. GIFFORD, A Single Woman**, 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, she executed the same voluntarily on the day the same bears
date.

Given under my hand and official seal this 3rd day of September, 2004.



Notary Public



My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 5, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

EXHIBIT A

ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN INSTRUMENT NUMBER 2000-23732, ID# 208270000025002, BEING KNOWN AND DESIGNATED AS;

**COMMENCE AT THE SW CORNER OF THE SW 1/4 OF THE SE 1/4 OF SECTION 27, TOWNSHIP 21 SOUTH, RANGE 1 EAST;
THENCE RUN EAST ALONG THE SOUTH LINE OF SAID 1/4 - 1/4 FOR 155.02 FEET TO THE WESTERLY RIGHT OF WAY OF ALABAMA STATE HIGHWAY #145; THENCE 76 DEG. 11 MIN. 40 SEC. LEFT RUN NORTHEASTERLY ALONG SAID RIGHT OF WAY FOR 1440.37 FEET; THENCE 87 DEG. 46 MIN. 38 SEC. LEFT RUN 181.25 FEET TO THE 397 CONTOUR OF LAY LAKE AND THE POINT OF BEGINNING; THENCE 180 DEG. 00 MIN. RUN SOUTHEASTERLY FOR 181.25 FEET TO THE WESTERLY RIGHT OF WAY OF ALABAMA STATE HIGHWAY #145; THENCE 87 DEG. 48 MIN. 38 SEC. RIGHT RUN SOUTHWESTERLY ALONG SAID RIGHT OF WAY FOR 262.16 FEET; THENCE 90 DEG. 38 MIN. 15 SEC. RIGHT RUN 50.04 FEET TO THE CENTER OF A BRANCH; THENCE 40 DEG. 43 MIN. RIGHT RUN ALONG SAID BRANCH FOR 31.09 FEET TO THE 397 CONTOUR OF LAY LAKE; THENCE RUN NORTHERLY ALONG SAID CONTOUR FOR 300 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.**

ACCORDING TO THE SURVEY OF RODNEY Y. SHIFFLETT AL. REG. NO# 21784 DATED FEBRUARY 21, 2000 AND BASED ON THE SURVEY OF THOMAS E. SIMMONS, LS 12945, DATED FEBRUARY 10, 1988.

PROPERTY IS SUBJECT TO ANY AND ALL AGREEMENTS, EASEMENTS, RESTRICTIONS, AND/OR LIMITATIONS OF PROBATED RECORD AND/OR APPLICABLE LAW.

BY FEE SIMPLE CORPORATION WARRANTY DEED FROM JOHN COCORIS, VICE PRESIDENT OF CENTRAL STATE BANK, A CORPORATION AS SET FORTH IN INSTRUMENT NUMBER 2000-23732 DATED 07/14/2000 AND RECORDED 07/14/2000, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

May