


This instrument was prepared by:
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Columbiana, AL 35051


20040910000503240 Pg 1/1 131.00
Shelby Cnty Judge of Probate, AL
09/10/2004 09:41:00 FILED/CERTIFIED

Send Tax Notice to:

Jack R. Kalin
4213 Sharpsburg Drive
Birmingham, AL 35213

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration **ONE HUNDRED TWENTY THOUSAND AND NO/00 (\$120,000.00)**, and other good and valuable considerations to the undersigned grantor (whether one or more), in hand paid by grantee herein, the receipt whereof is acknowledged, I or we,

GLEN A. JOINER AND ALISON JOINER, HUSBAND AND WIFE

(herein referred to as grantor) grant, bargain, sell and convey unto,

JACK R. KALIN as Trustee of KALIN IRREVOCABLE TRUST dated 15 October 1999

(herein referred to as grantees), the following described real estate, situated in: SHELBY County, Alabama, to-wit:

LOT 4B, according to the Resurvey of Lot 4 of Walter's Cove, Second Sector, as recorded in Map Book 33, Page 76, in the Office of the Judge of Probate of Shelby County, Alabama.
Situated in SHELBY County, Alabama.

Subject to restrictions, easements and rights of way of record.

This property constitutes no part of the household of the grantor, or of his spouse.

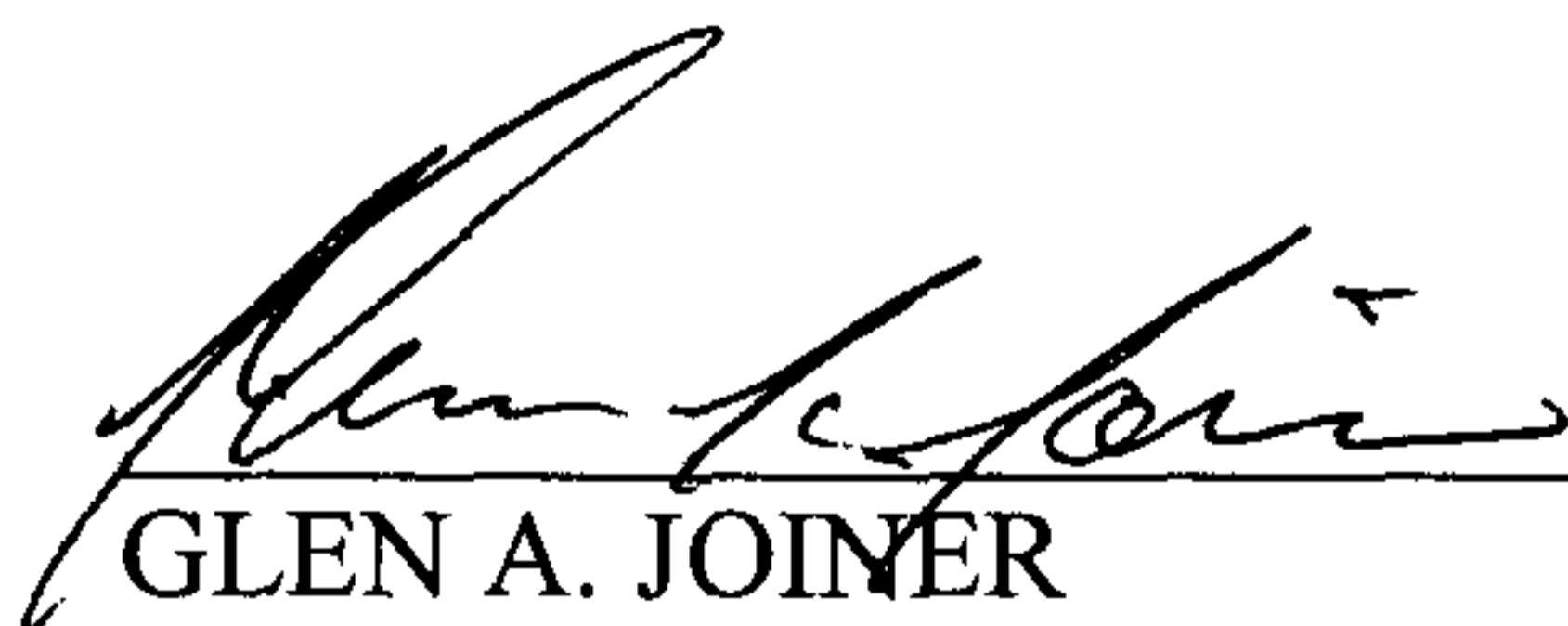
Subject to taxes for 2004 and subsequent years, easements, restrictions, rights of way and permits of record.

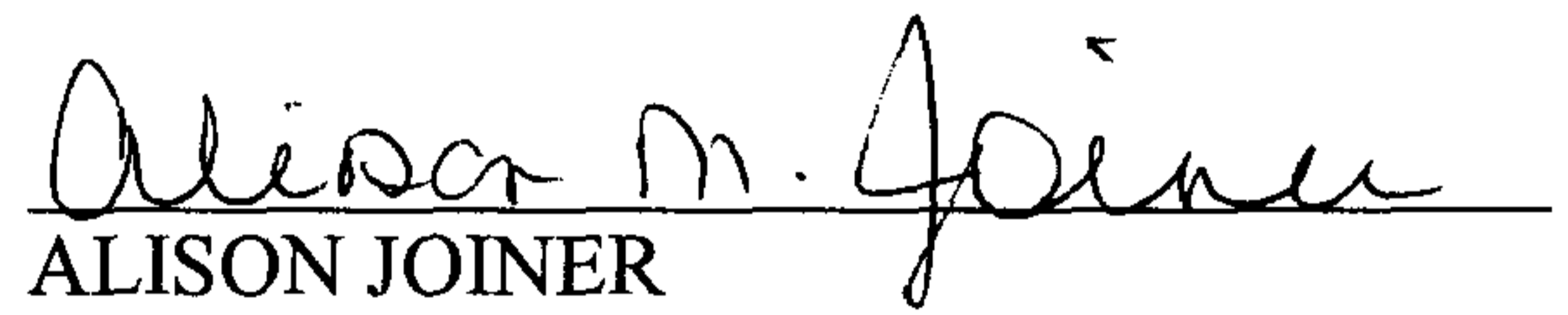
NONE of the above-recited consideration was paid from a mortgage recorded simultaneously herewith.

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, their heirs and assigns, and 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, heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 10th day of September, 2004.


GLEN A. JOINER


ALISON JOINER

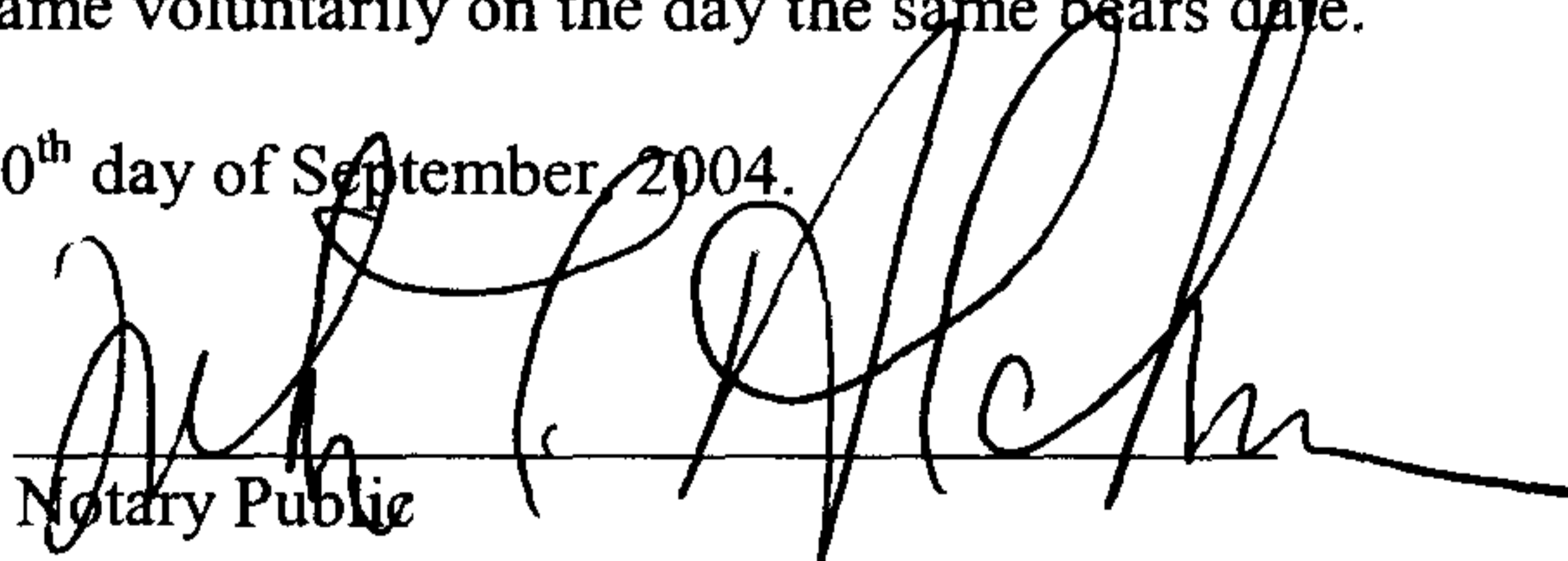
STATE OF ALABAMA)
SHELBY COUNTY)

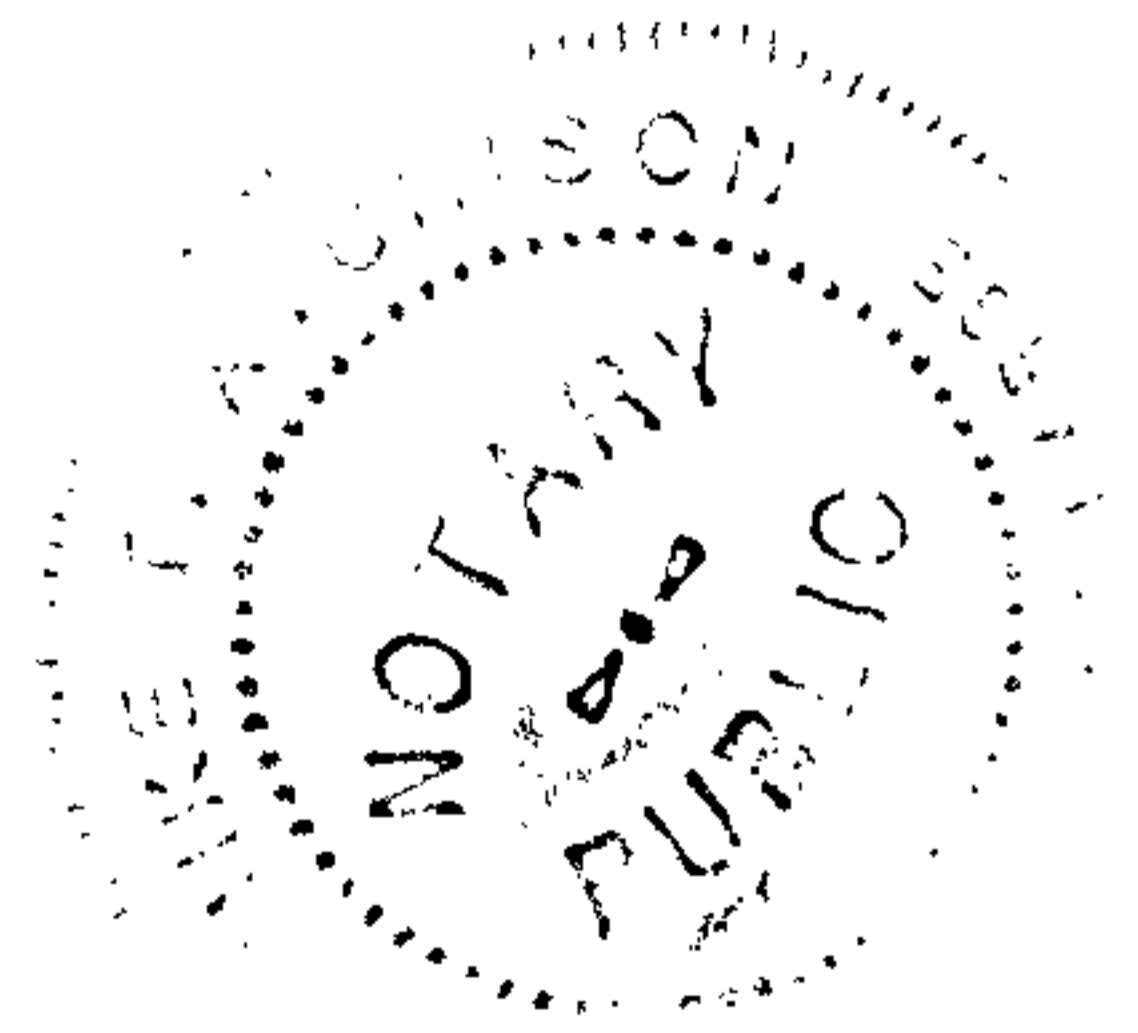
I, the undersigned authority, a Notary Public in and for said County, in said State hereby certify that

GLEN A. JOINER AND ALISON JOINER

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 and official seal this 10th day of September, 2004.


Notary Public



My commission expires: 10-16-04