

This instrument was prepared by:
Mike T. Atchison
P O Box 822
Columbiana, AL 35051

Send Tax Notice to:
BILLY & PATRICIA CUMMINGS
PO Box 333
Helena AL 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That in consideration FORTY THOUSAND AND NO/00 (\$40,000.00), 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,

LILIAN MCMATH, A widowed WOMAN

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

BILLY CUMMINGS AND PATRICIA CUMMINGS

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

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION.
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.

\$0.00 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 29 day of September, 2004.

Lillian Mcmath
LILIAN MCMATH

STATE OF Texas)
Houston COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State hereby
LILIAN MCMATH

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 29 day of September, 2004.

Cindy Lightsey
Notary Public

My commission expires: 3/21/07



EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land situated in Fractional Section 7, Township 24 North, Range 13 East and Fractional Section 12, Township 24 North, Range 12 East, Shelby County, Alabama, more particularly described as follows:

Commence at the Northeast corner of Fractional Section 12, Township 24 North, Range 12 East, Shelby County, Alabama and run North 64 degrees 10 minutes 30 seconds West for 330.00 feet; thence South 00 degrees 16 minutes 30 seconds West for 355.42 feet to point of intersection with the southwesterly right of way line of Shelby County Road No. 19; said point being the point of beginning of herein described property; thence continue South 00 degrees 16 minutes 30 seconds West for a distance of 443.75 feet; thence North 89 degrees 09 minutes 57 seconds East for 340.61 feet to a point on the westerly right of way line of said Road 19; thence North 3 degrees 48 minutes 56 seconds West for 36.48 feet to a point of curve to the left; said curve having a central angle of 43 degrees 21 minutes and a radius of 210.61 feet; thence along arc of said curve for 159.35 feet to point of tangent; thence continue along said tangent line for 203.6 feet to a point of curve to the right; said curve having a central angle of 45 degrees 18 minutes and a radius of 2595.95 feet; thence along arc of said curve for 240.13 feet to the point of beginning; being situated in Shelby County, Alabama.