

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

Send Tax Notice to:
MICHAEL & BRANDY BOROUGHS
325 Strother St
Wilton Ala 35188

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

KNOW ALL MEN BY THESE PRESENTS, That in consideration NINETY FOUR THOUSAND AND NO/00 (\$94,000.00), 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,

JAMES E. BRECKENRIDGE AND WIFE, JOYCE P. BRECKENRIDGE

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

MICHAEL S. BOROUGHS AND BRANDY M BOROUGHS

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

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION
Situating 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.

\$89,300.00 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 30th day of September, 2004.


JAMES E. BRECKENRIDGE

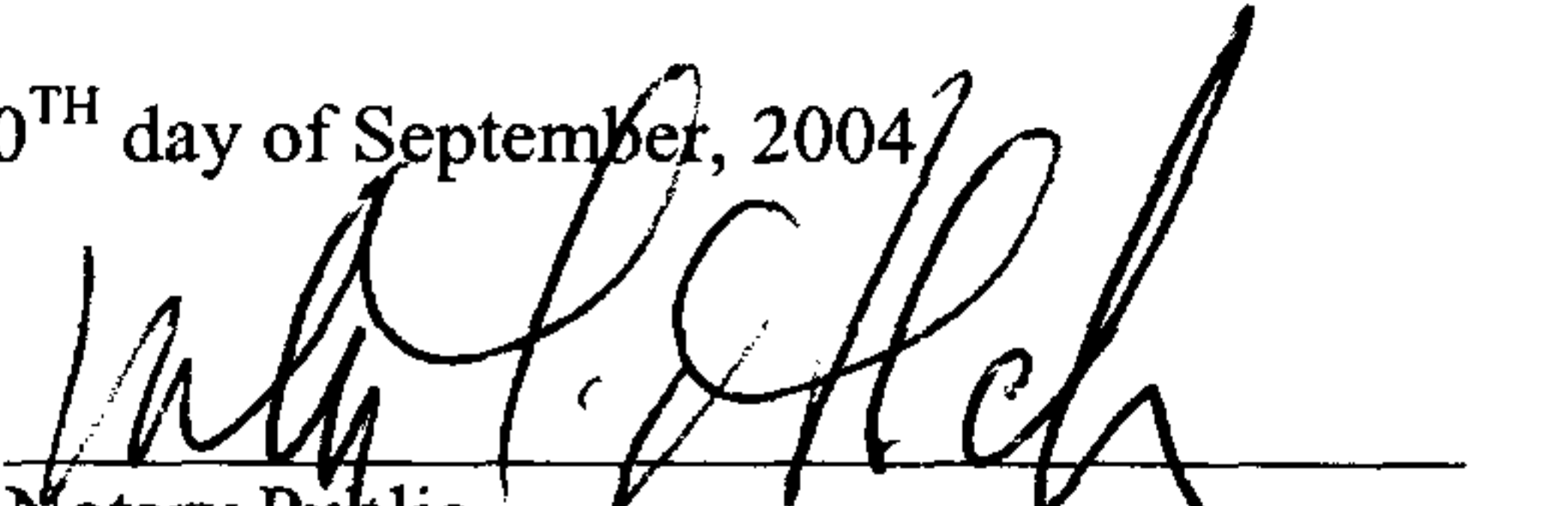

JOYCE P BRECKENRIDGE

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State hereby
JAMES E. BRECKENRIDGE AND JOYCE P. BRECKENRIDGE

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 30TH day of September, 2004


Notary Public

My commission expires: 10-16-04



Exhibit "A"
Legal Description

20041006000551950 Pg 2/2 19.00
Shelby Cnty Judge of Probate, AL
10/06/2004 09:27:00 FILED/CERTIFIED

Lot 15, 16, and 17, in Block D, according to the plat of Wilmont Subdivision as recorded in the Office of the Judge of Probate of Shelby County, Alabama, in the Map Book 3, Page 124. Subject to utility easements and road rights of way of record. Subject to Restrictions as shown of record in Deed Book 218, page 523 in the Probate Office of Shelby County, Alabama. Subject to Restrictive Covenants as shown on map of said subdivision recorded in Map Book 3, page 124 in said Probate Office. Subject to Restrictions as shown of record on mortgage recorded in Mortgage Book 269, page 532 in said Probate Office.

Subject to all mineral rights, easements, covenants or other interest of record.