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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

MARK C. CARNEY
5024 LINWOOD DRIVE
BIRMINGHAM, ALABAMA 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 THIRTY FIVE THOUSAND DOLLARS and 00/100 (\$235,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, H.C. JOHNSON, JR. and BONNIE L. JOHNSON, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto MARK C. CARNEY and SHANNON L. CARNEY, HUSBAND AND WIFE, (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 7, according to the Map and Survey of Linwood Estates, as recorded in Map Book 11, Page 45, in the Probate Office of SHELBY County, ALABAMA; being situated in SHELBY County, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT IS NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2005.
2. MUNICIPAL IMPROVEMENTS, ASSESSMENTS AND FIRE DISTRICT DUES AGAINST SUBJECT PROPERTY, IF ANY.
3. BUILDING AND SETBACK LINES OF 35 FEET AS RECORDED IN MAP BOOK 11, PAGE 45.
4. 7.5 FOOT EASEMENT ALONG SW LOT LINE AS PER PLAT.
5. SUBJECT TO COVENANTS, CONDITION AND RESTRICTIONS AS SET FORTH IN THE DOCUMENT RECORDED IN REAL 149, PAGE 734 AND REAL 168, PAGE 728 AND AMENDED IN REAL 192, PAGE 462.
6. TRANSMISSION LINE PERMIT TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 186, PAGE 214; DEED BOOK 129, PAGE 560 AND DEED BOOK 220, PAGE 57.
7. AGREEMENT WITH ALABAMA POWER COMPANY AS TO UNDERGROUND CABLES.

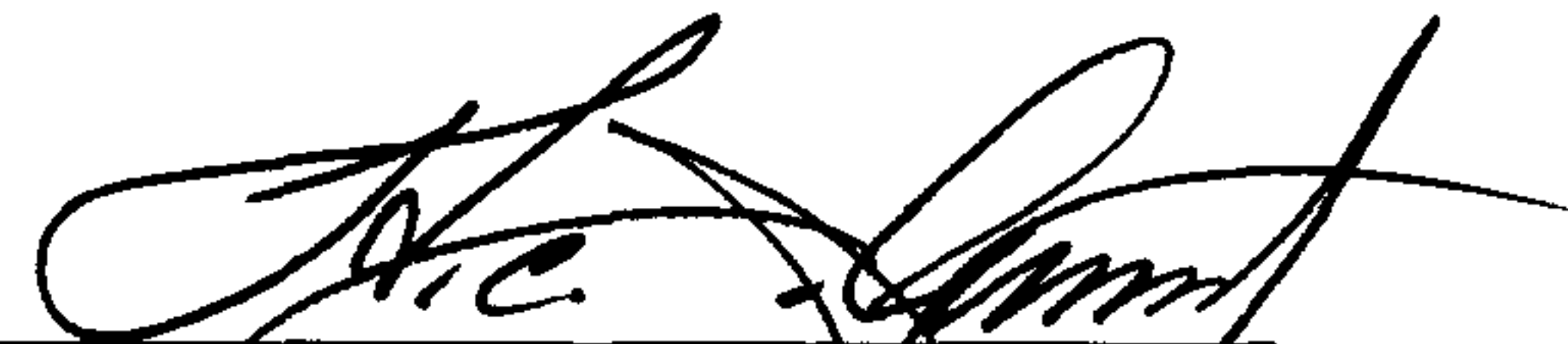
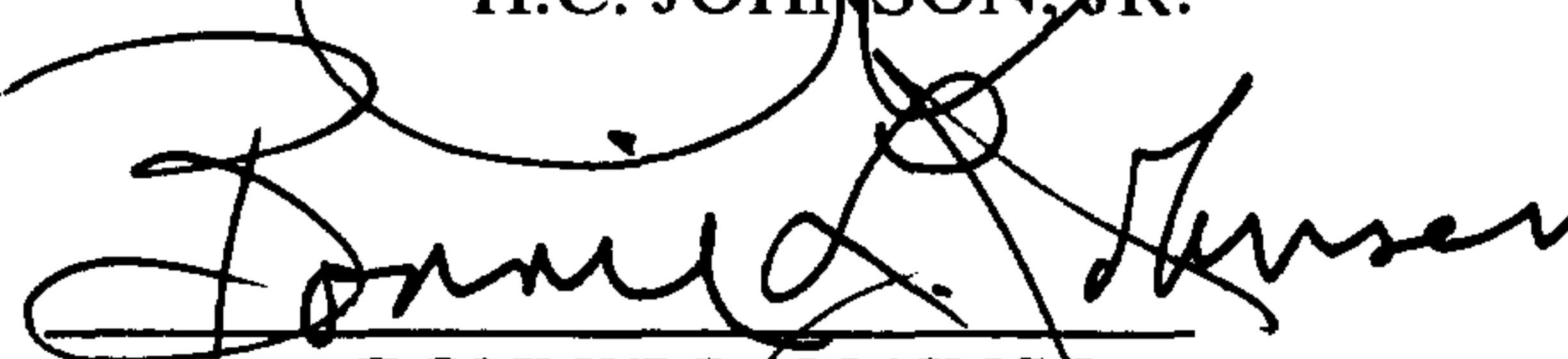
8. REINFORCED CONCRETE PIPE LOCATED INTO EASEMENT AS SHOWN IN SURVEY BY KENNETH B. WEYGAND DATED JULY 27, 1988.

\$188,000.00 of the consideration herein was derived from a mortgage closed 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, 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, H.C. JOHNSON, JR. and BONNIE L. JOHNSON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 29th day of October, 2004.

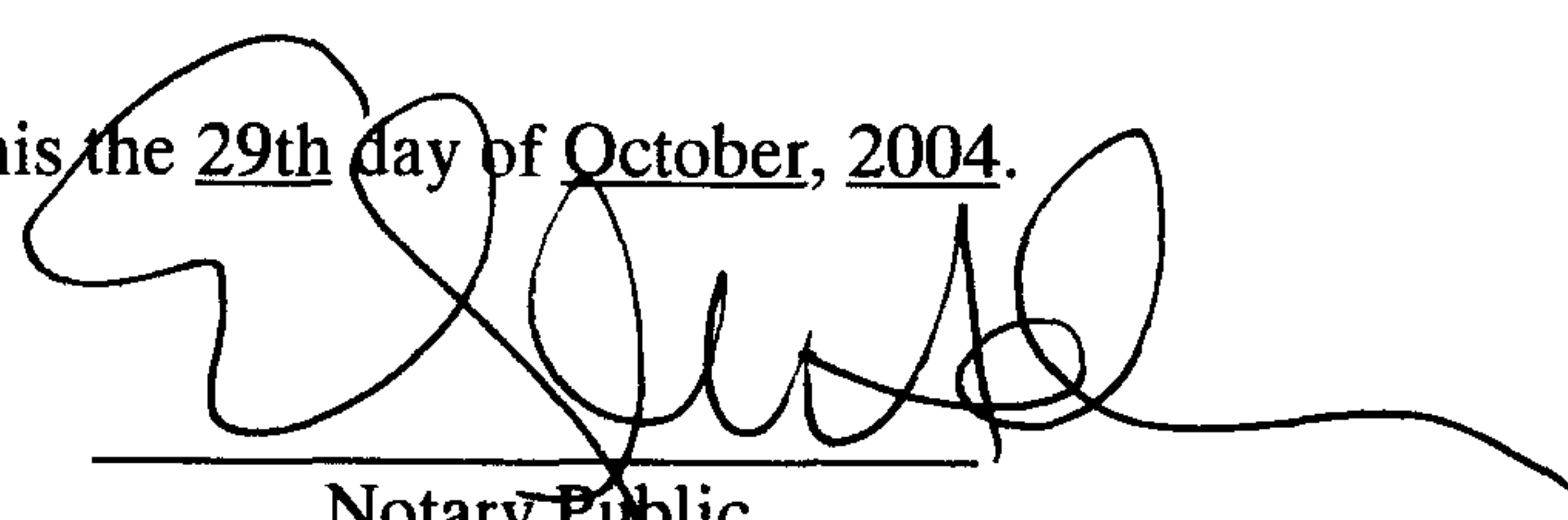

H.C. JOHNSON, JR.

BONNIE L. JOHNSON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that H.C. JOHNSON, JR. and BONNIE L. JOHNSON, 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 29th day of October, 2004.


Notary Public

My commission expires: 10-2-05