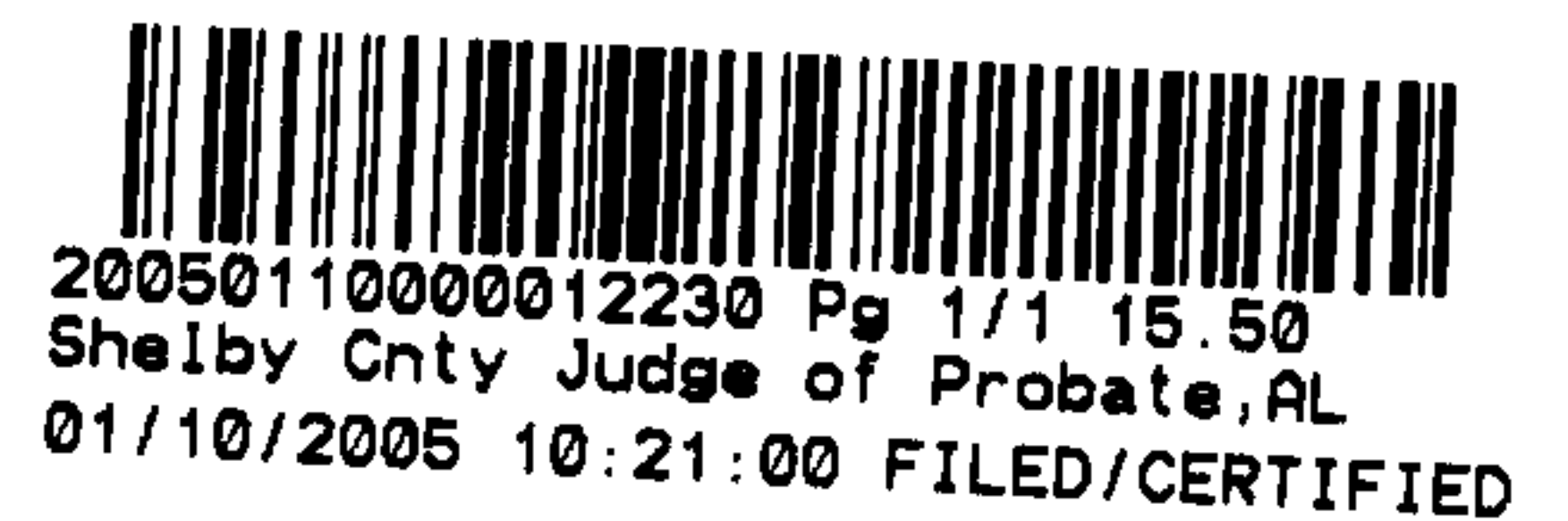


GRANTEE'S ADDRESS:
Warren L. Miller
265 Nottingham Drive
Calera, AL 35040

A limited liability company
JOINT SURVIVORSHIP DEED



Lot 110, according to the Final Plat of Nottingham Phase 2, as recorded in Map Book 31 page 62, in the Probate Office Shelby County, Alabama; being situated in Shelby County, Alabama.

\$133,763.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements 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, forever.

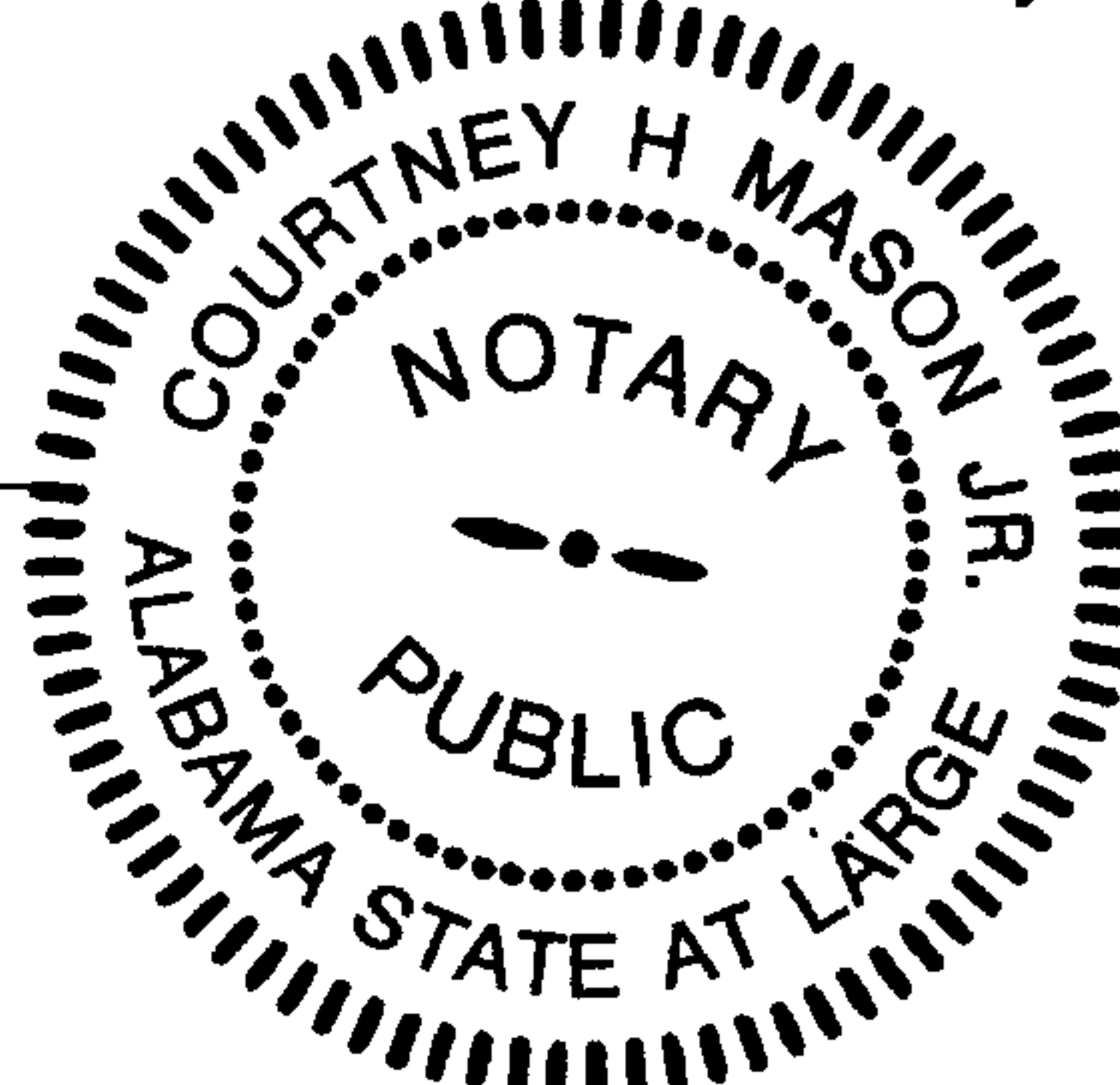
AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEEES, and with GRANTEEES' heirs and assigns, that GRANTOR are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTOR will, and GRANTOR'S heirs, executors and administrators shall, warrant and defend the same to said GRANTEEES, and GRANTEEES' heirs and assigns, forever against the lawful claims of all persons.

Creed Construction, LLC

By: Delton Lane Clayton, Member

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Delton Lane Clayton, whose name as Member of Creed Construction, LLC, a limited liability company, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said a limited liability company.

NOTARY PUBLIC
My Commission Expires: 3/5/07



COURTNEY H. MASON, JR.
COMMISSION EXPIRES MARCH 5, 2007