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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

R. Shan Paden

PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

SEND TAX NOTICE TO:

EUGENE L. MARSHALL
419 WATERFORD COVE TRAIL

CALERA, AL 35040

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TWENTY FOUR THOUSAND TWO HUNDRED SEVENTY DOLLARS and 00/100 (\$224,270.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION (herein referred to as GRANTORS) do grant, bargain, sell and convey unto EUGENE L. MARSHALL and ANNE P. MARSHALL, 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 719 ACCORDING TO THE SURVEY OF WATERFORD COVE SECTOR 3 AS RECORDED IN MAP BOOK 31 PAGE 146 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2004 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2005.

8 FOOT EASEMENT ON THE WESTERN SIDE OF SAID PROPERTY.

DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INSTRUMENT #2000-40215 AND AMENDED IN INSTRUMENT #2001-12819.

RIGHT OF WAY TO SHELBY COUNTY, AS RECORDED IN DEED BOOK 240, PAGE 36.

EASEMENTS AND RESTRICTIVE COVENANTS TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT 200402060000061990.

TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.

GRANT TO THE STATE OF ALABAMA FOR RAILROAD, AS RECORDED IN REAL 278, PAGE 5.

TERMS AND CONDITIONS, AS RECORDED IN INSTRUMENT #1995-1640.

RESTRICTIVE COVENANTS FOR WATERFORD COVE SECTOR 3 RECORDED IN
20040820000467080 IN THE PROBATE OFFICE.

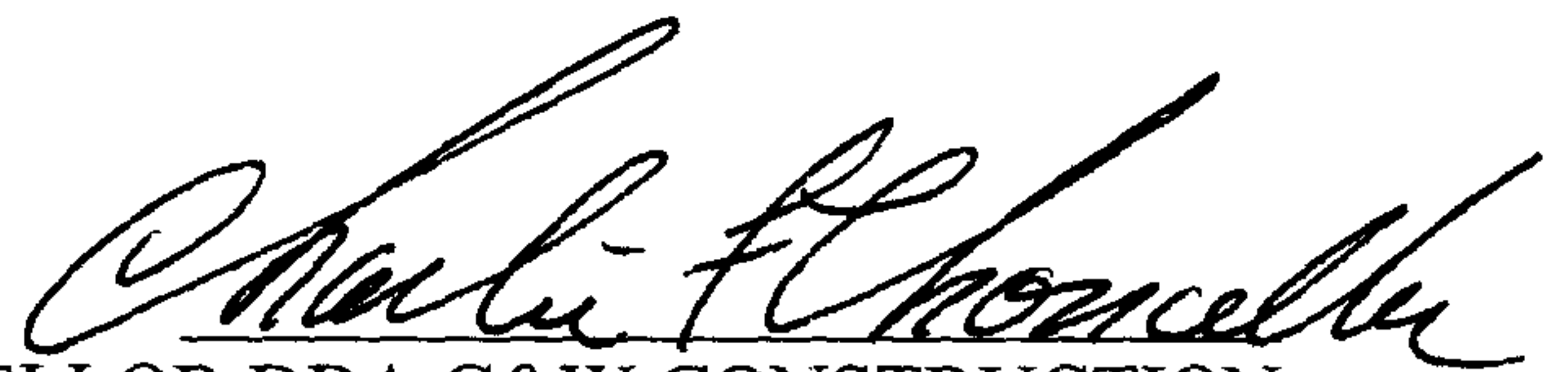
RESTRICTIONS LIMITATIONS, CONDITIONS AND OTHER PROVISIONS AS SET OUT IN
MAP BOOK 31. PAGE 146 IN THE PROBATE OFFICE.

\$179,146.00 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, CHARLIE F CHANCELLOR DBA C&W
CONSTRUCTION, have hereunto set his, her or their signature(s) and seal(s), this the 16th day of
December, 2004.



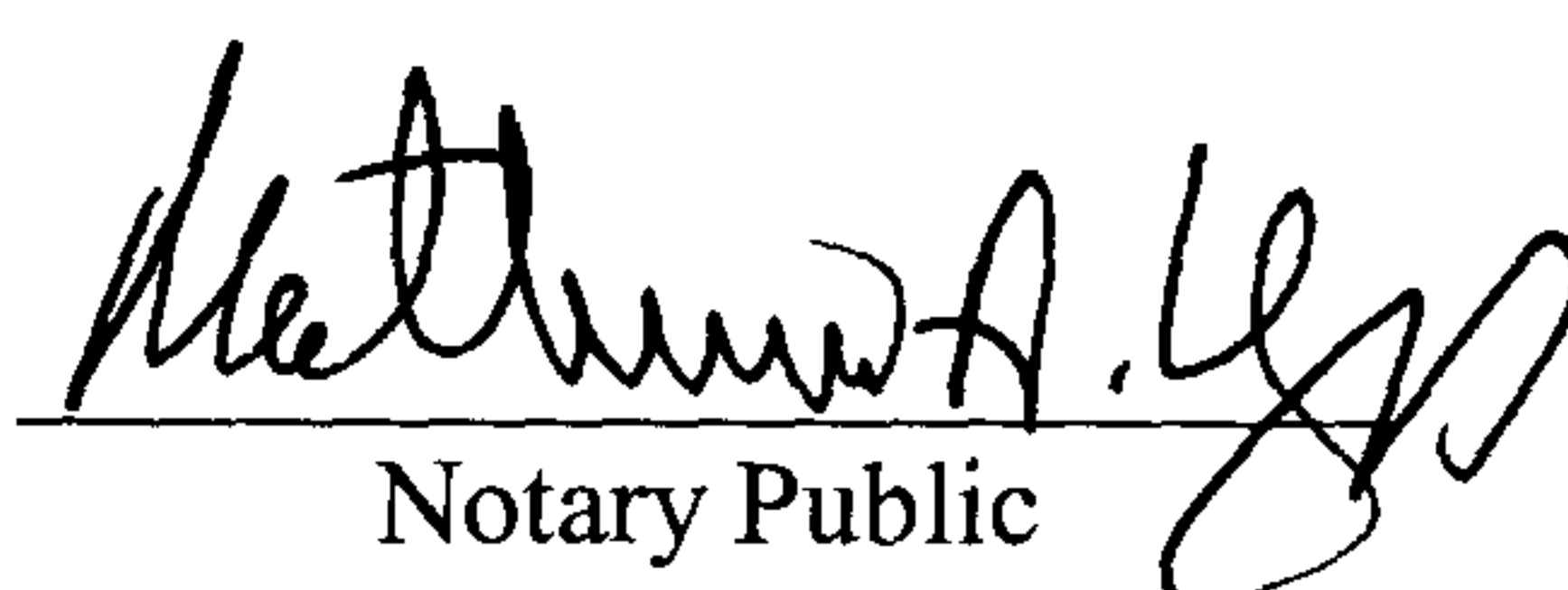
CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that
CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION, 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 16th day of December, 2004.


Notary Public

My commission expires: 9/12/2005