THIS INSTRUMENT PREPARED BY: Wallace, Ellis, Fowler & Head P O Box 587 Columbiana, AL 35051

SEND TAX NOTICE TO: Mr. Jimmy D. Harris 609 Emerald Trace

Chelsea, AL 35043

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS. Shelby Cnty Judge of Probate, AL **COUNTY OF SHELBY** 03/17/2005 09:57:59AM FILED/CERT

That in consideration of TWO HUNDRED FIFTY THREE THOUSAND THREE undersigned grantor, J.D.S. HOMES, INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain sell and convey unto JIMMY D. HARRIS and wife, MONICA D. HARRIS (herein referred to as GRANTEE), the following described real estate, situated in Shelby County, Alabama, described as follows:

Lot 31, according to the Map and Survey of Emerald Parc Phase II, as recorded in Map Book 32, Page 65, in the Probate Office of Shelby County, Alabama.

\$202,650.00 of the above recited purchase price was paid by a mortgage recorded simultaneously herewith.

\$50,650.00 of the above recited purchase price was paid by a 2nd mortgage recorded recorded simultaneously herewith.

Subject to taxes for 2005 and subsequent years, easements, restrictions, rights of way and permits of record.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by its President, Dennis Sims, who, is authorized to execute this conveyance, has hereto set its signatures and seal, this the 15th day of March, 2005. Shelby County, AL 03/17/2005

J.D.S. HOMES, INC.

Dennis Sims, President

State of Alabama

Deed Tax: \$.50

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Dennis Sims whose name as President of J.D.S. Homes, Inc., a corporation, 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, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 15 day of March, 2005.

Notary Public

My Commission Expires: 01/07/07)