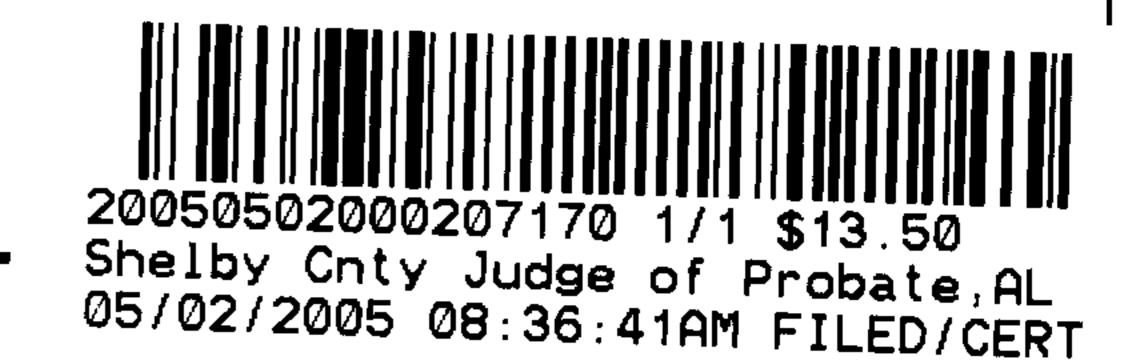
This instrument prepared by:
Estes, Sanders & Williams, LLC
3800 Colonnade Parkway, Suite 330
Birmingham, Alabama 35243

Send Tax Notice To: Matthew Richard 133 St. Charles Drive Helena, Alabama

WARRANTY DEED

Joint Tenants With Right of Survivorship



STATE OF ALABAMA }

COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the sum of **One Hundred Fifty-Nine Thousand Nine Hundred and 00/100 Dollars** (\$159,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, I/we,

Lawrence H. Flaucher and Shelby F. Flaucher, Husband and Wife

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

Matthew J. Richard and Tina M. Richard

(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama, to-wit:

Lot 60, according to the Survey of St. Charles Place, Phase Two, Sector Five, as recorded in Map Book 20, Page 143, in the Probate Office of Shelby County, Alabama.

Subject to:

- (1) 2005 ad valorem taxes not yet due and payable;
- (2) all mineral mining rights not owned by the Grantors; and
- (3) all easements, rights-of-way, restrictions covenants and encumbrances of record.

\$157429.00 of the consideration was paid from a mortgage loan 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, 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, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/we have set our/my hand(s) and	seal(s), this 21 st day of April, 2005.
(Seal)	Lawrence H. Flaucher (Seal)
(Seal)	Shelby F. Flaucher (Seal)
(Seal)	(Seal)

STATE OF ALABAMA }

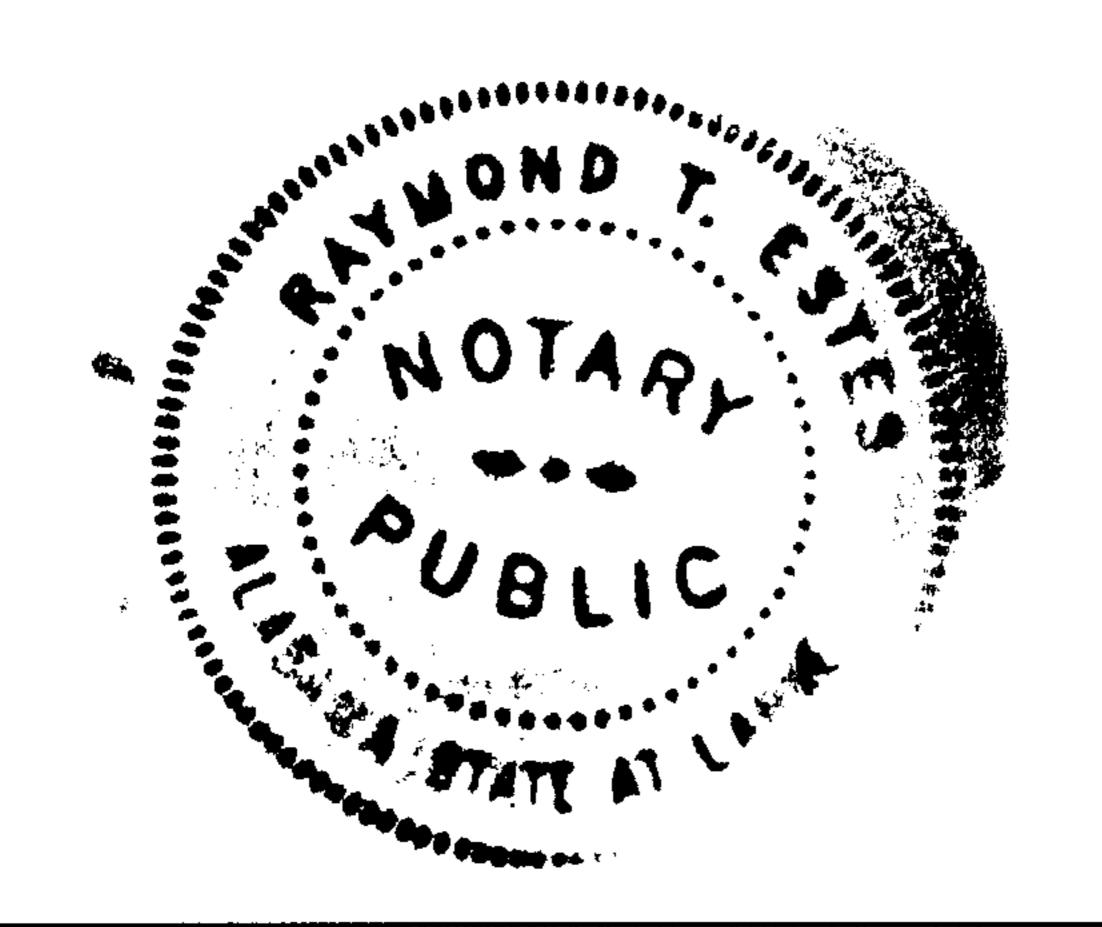
COUNTY OF JEFFERSON

Shelby County, AL 05/02/2005 State of Alabama

Deed Tax:\$2.50

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Lawrence H. Flaucher and Shelby F. Flaucher, 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/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of April, 2005.



Notary Public - R. Timothy Estes

My Commission Expires: July 11, 2005