WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by:
B. CHRISTOPHER BATTLES
3150 HIGHWAY 52 WEST
PELHAM, AL. 35124

Send tax notice to:
Victor L. DuBose and Joy A. DuBose
360 Rocky Ridge Road
Union Grove, Alabama 35175

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of Seventy one thousand three hundred and no/100 (\$71,300.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Jeffrey R. Musser, an unmarried man (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Victor L. DuBose and Joy A. DuBose (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

See Exhibit "A" Legal Description attached hereto and made a part hereof.

Subject to mineral and mining rights if not owned by Grantor.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$57,040.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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 said grantee, 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 stated 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 19th day of July, 2005.

Jeffrey R. Musser

STATE OF ALABAMA COUNTY OF SHELBY Shelby County, AL 07/25/2005 State of Alabama

Deed Tax: \$14.50

I, B. CHRISTOPHER BATTLES, a Notary Public in and for said County, in said State, hereby certify that Jeffrey R. Musser, an unmarried man, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of July, 2005.

Notary Public

My Commission Expires: 02-25-09

B. CHRISTOPHER BATTLES

Notary Public - Alabama, State At Large

My Commission Expires 2 / 25 / 2009

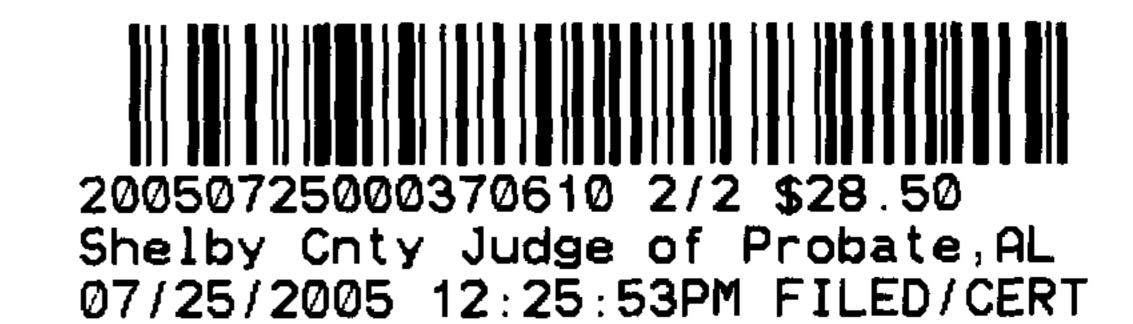


EXHIBIT "A" LEGAL DESCRIPTION

Unit 405, Building 4, in The Gables, a condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177, and amendments thereto, together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration, said unit being more particularly described in the floor plans and architectural drawings of The Gables Condominium as recorded in Map Book 9, Pages 41 thru 44, and amended in Map Book 9, Page 135, Map Book 10, Page 41 thru 44, and amended in Map Book 12, Page 50 in the Probate Office of Shelby County, Alabama.