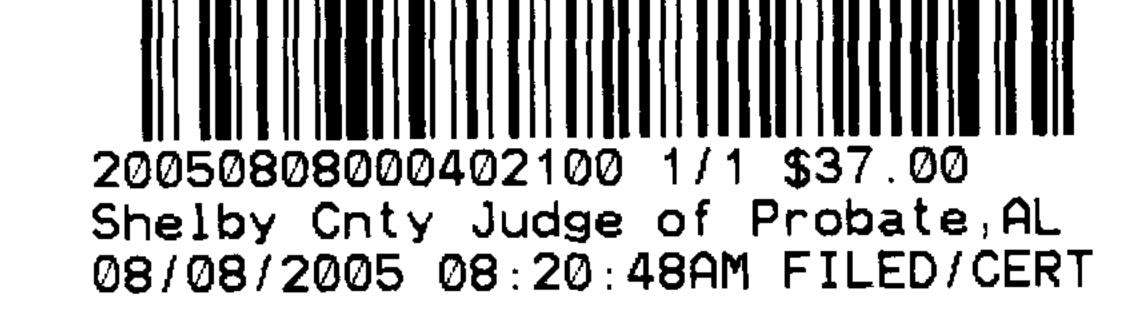
SEND TAX NOTICE TO: MARK A. GARNETT 401 HEATHERWOOD FOREST CIRCLE BIRMINGHAM, ALABAMA 35244



WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA: **COUNTY OF JEFFERSON:**

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$520,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, KEITH A. DILLARD and BARBARA W. DILLARD, HUSBAND AND WIFE, (herein referred to as GRANTOR(S), do hereby GRANT, BARGAIN, SELL and CONVEY unto MARK A. GARNETT and wife, LYNN T. GARNETT, (herein referred to as GRANTEE(S) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contigent remainder and right of reversion, the following described real estate, situated in the County of JEFRERSON, and State of Alabama, to-wit:

LOT 14, ACCORDING TO THE SURVEY OF HEATHERWOOD FOREST, SECTOR TWO, AS RECORDED IN MAP BOOK 17, PAGE 129, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$494,000.00 of the purchase price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes 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 their heirs and assigns of such survivor forever, together with every contigent remainder and right of reversion.

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, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 29th day of July, 2005.	
	Collettellottes
	KEITH A. DILLARD
	Tomas Andrews
	BARBARA W. DILLARD
LE CTATE OF ALABAMA.	

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that KEITH A. DILLARD and BARBARA W. DILLARD, 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 official seal this 29th day of July, 2005.

Notary Public

DAVID S. SNODDY MY COMMISSION EXPIRES 6/18/06

Prepared by: CHRISTOPHER P. MOSELEY MOSELEY & ASSOCIATES, P.C. 3800 COLONNADE PARKWAY, SUITE 630 BIRMINGHAM, AL 35243

Shelby County, AL 08/08/2005

State of Alabama

Deed Tax: \$26.00