This instrument was prepared by: John L. Hartman, III P. O. Box 846 Birmingham, Alabama 35201

Send Tax Notice To: Gerald Smith Clara K. Smith 3013 Valley Ridge Road Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED	 Jointly for Life with Remainder to Survivor
STATE OF ALABAMA)	20050815000418910 1/2 \$70.50
SHELBY COUNTY)	Shelby Cnty Judge of Probate, AL 08/15/2005 01:13:11PM FILED/CERT
That in consideration of Two Hundred Eighty Thousan	
to the undersigned grantor, INVESTMENT ASSOCIATION (herein referred to as GRANTOR) in hand paid by acknowledged, the said GRANTOR does by these Gerald Smith and Clara K. Smith	the grantees herein, the receipt whereof is hereby
(herein referred to as Grantees), for and during their joint survivor of them in fee simple, together with every conti- described real estate, situated in Shelby County, Alabama	ingent remainder and right of reversion, the following
SEE ATTACHED EXHIBIT "A" FOR LEGAL D	ESCRIPTION.
\$224,749.00 of the purchase price recited above mortgage loan closed simultaneously herewith.	re is being paid from the proceeds of a
TO HAVE AND TO HOLD unto the said grantees either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reveal and assigns, covenant with said Grantees, their heirs and premises, that they are free from all encumbrances, that aforesaid, and that it will and its successors and assigns shall their heirs, executors and assigns forever, against the lawfeeteness.	ersion. And said Grantor does for itself, its successors assigns, that it is lawfully seized in fee simple of said t it has a good right to sell and convey the same as hall, warrant and defend the same to the said Grantees,
IN WITNESS WHEREOF, the said GRANTOR who is authorized to execute this conveyance, hereto said GRANTOR who is authorized to execute this conveyance, hereto said GRANTOR. August	, by NSH CORP., by its Authorized Representative, set its signature and seal, this the 11th day of
•	INVESTMENT ASSOCIATES, LLC, an Alabama limited liability company
	By: NSH CORP., Managing Member
	By: James H. Belcher Authorized Representative
	Shelby County, AL 08/15/2005
STATE OF ALABAMA) JEFFERSON COUNTY)	State of Alabama Deed Tax: \$56.50
	is known to me, acknowledged before me on this day
Given under my hand and official seal this 2005.	11th day of August,
My Commission Expires: August 4, 2009	12 HD
	Notary Public John L. Hartman, III

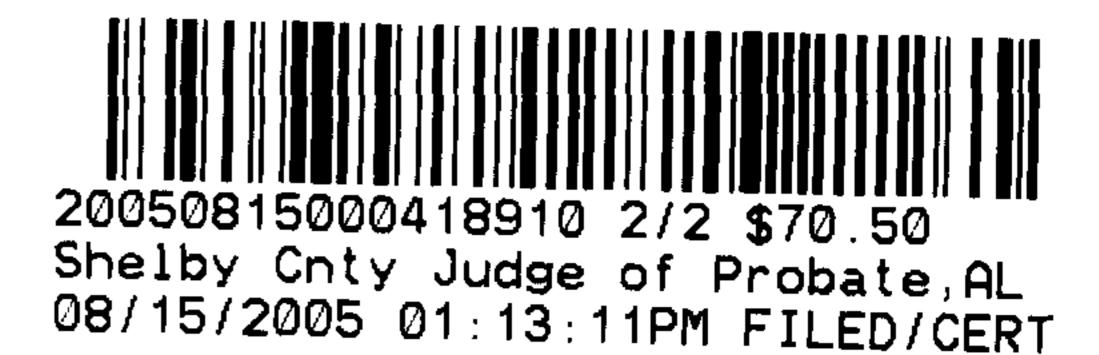


EXHIBIT "A" LEGAL DESCRIPTION

Lot 19, according to the Final Plat of The Mixed Use Subdivision Inverness Highlands, as recorded in Map Book 34, page 45 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: 1) Current taxes 2) Easement to Southern Bell Telephone and Telegraph Company recorded in Volume 320, page 878, in the Probate Office of Shelby County, Alabama; 3) Easement to Water Works Board of the City of Birmingham recorded in Volume 312, page 926, in the Probate Office of Shelby County, Alabama; 4) Easement as recorded in Volume 347, page 866, in the Probate Office of Shelby County, Alabama; 5) Easement for Alabama Power Company recorded in Real 340, page 804, Real 348, page 751, Misc. Volume 14, page 424, Real 34, page 614, Real 84, page 298, Real 340, Page 816, Real 105, page 875 and Real 131, page 763, in the Probate Office of Shelby County, Alabama; 6) Restrictions appearing of record in Real 268, page 605; Instrument 200501100014390 and Instrument 2005020400058110, in the Probate Office of Shelby County, Alabama; 7) Easement to Shelby County Education Board recorded in Instrument 1999-29881, in the Probate Office of Shelby County, Alabama; 8) Easement to BellSouth Telecommunications recorded in Instrument 1999-29883, in the Probate Office of Shelby County, Alabama; 9) Declaration of Protective Covenants (Residential) as recorded in Instrument 20031205000788490, in the Probate Office of Shelby County, Alabama; 10) Right of others in and to that certain Reciprocal Easement Agreement recorded in Instrument 20031205000788530, in the Probate Office of Shelby County, Alabama; 11) Easement(s) as shown by recorded map.