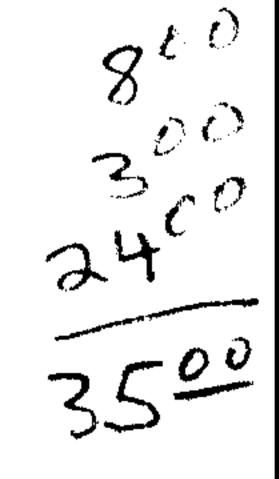
Send Tax Notice To:

Brande W. Harmond 7472 Wyndham Parkway Helena, AL 35080 5-1267



WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS.

Shelby County, AL 10/04/2005 State of Alabama

Deed Tax: \$24.00

That in consideration of One Hundred Eighteen Thousand Dollars and No Cents, United States Currency (\$118,500.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Phillip L. Hall, Jr. and wife, Laura Allen Frazier Hall (herein referred to as grantors) do grant, bargain, sell and convey unto Brande W. Harmond, an unmarried woman and Gloria L. Templeton, an unmarried woman (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 265 according to the Survey of Wyndham Wilkerson Sector-Phase III, as recorded in Map Book 24, page 66, in the Probate Office of Shelby County, Alabama.

- 1. This instrument is subject to the following: Ad Valorem taxes for the year 2005 and all following years, covenants, easements, reservations, right-of-ways, and restrictions at record.
- 2. \$94,800.00 of the consideration herein was derived from a Purchase Money Mortgage 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, we have hereunto set our hands and seals, this 29th day of September, 2005.

(Seal) Phillip L. Hall (Seal) Laura Allen Frazier Hall

STATE OF ALABAMA

SHELBY COUNTY

General Acknowledgment

, a Notary Public in and for said County, in said State, hereby certify MATTHEW WRIGHT

that Phillip L. Hall, Jr. and wife, Laura Allen Frazier Hall whose names 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 the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of September, 2005/

Notary Public

MY COMMISSION EXPIRES OCTOBER 27. 2008