WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of \$185,000.00 and other valuable considerations to the undersigned GRANTOR(S), LORENE BEARDEN, A SINGLE WOMAN (hereinafter referred to as GRANTORS), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents GRANT, BARGAIN, SELL and CONVEY unto KEVIN GANN AND JENNIFER GANN (hereinafter 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 contingent remainder and right of reversion, the following described real estate, situated in County of Shelby, State of Alabama, to-wit:

SEE ATTACHED SHEET MARKED EXHIBIT "A".

LORENE BEARDEN IS THE SURVING GRANTEE OF THAT CERTAIND DEED RECORDED IN REAL 326, PAGE 266, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA., THE OTHERGRANTEE, WOODROW BEARDEN, HAVING DIED ON OR ABOUT 11-3-04.

\$148,000.00 OF THE ABOVE RECITED PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH. \$37,000.00 OF THE ABOVE RECITED PURCHASE PRICE RECEIVE ABOVE WAS PAID FROM A SECOND PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

TO HAVE AND TO HOLD, to the said GRANTEE(S), for and during their joint lives together 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 contingent 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

that they are free from all encumbrances, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims 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, I/we have hereunto set my/our hand and seal, this the 31ST day of OCTOBER, 2005.

LORÉNE BEARDEN

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county and state hereby certify that LORENE BEARDEN, A SINGLE WOMAN, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 31ST day of October, 2005.

OTARY PUBLIC

Exp 10 1709

THIS INSTRUMENT PREPARED BY: CHRISTOPHER P. MOSELEY MOSELEY & ASSOCIATES, P.C. 3800 COLONNADE PARKWAY, SUITE 630 BIRMINGHAM, AL 35243

SEND TAX NOTICE:
KEVIN GANN
661 HIGHWAY 32

COLUMBIANA, ALABAMA 35051

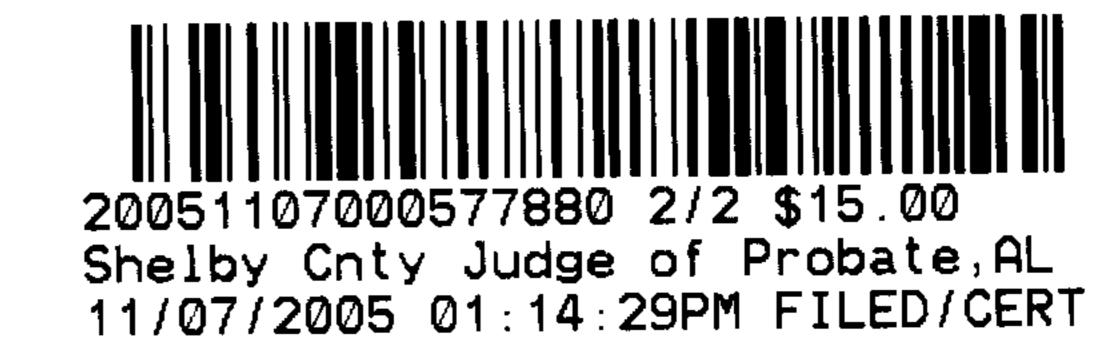


EXHIBIT "A"

COMMENCE AT THE NORTHWEST (NW) CORNER OF SAID SECTION 12 FOR THE POINT OF BEGINNING, THENCE RUN SOUTH ALONG THE SECTION LINE TO THE NORTH R.O.W. LINE OF COUNTY ROAD #32, A DISTANCE OF 996.07 FEET, THENCE LEFT AND ALONG THE R.O.W. LINE AN ANGLE OF 114 DEGREES 59' 30" FOR A CHORD DISTANCE OF 245.0 FEET, THENCE LEFT 62 DEGREES 06' 40" FOR 1178.14 FEET, THENCE LEFT 138 DEGREES 08' 50" FOR 400 FEET TO THE POINT OF BEGINNING. SUBJECT TO THE RESERVATION BY GRANTORS OF AND EASEMENT FOR ACCESS AND RIGHT OF WAY OF UNIFORM WIDTH OF 30 FEET ON THE WEST SIDE OF THE ABOVE DESCRIBED PROPERTY.