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

Send Tax Notice To:
Alan B. Kay & Donna S. Kay
4023 Highland Ridge Road
Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED – Jointly for Life with Remainder to Survivor

20051115000597290 1/2 $14.50
Shelby Cnty Judge of Probate, AL
11/15/2005 02:45:41PM FILED/CERT

STATE OF ALABAMA)

SHELBY COUNTY)

That in consideration of Two Hundred Ninety four Thousand Two Hundred Fifty-four and no/100---------- ($ 294,254.00-----) Dollars to the undersigned grantor, **INVESTMENT ASSOCIATES, LLC,** an Alabama limited liability company, (herein referred to as GRANTOR) in hand paid by the grantees herein, the receipt whereof is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto ALAN B. KAY and DONNA S. KAY, (herein referred to as Grantees), 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 Shelby County, Alabama, to-wit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

$294,250 of the purchase price recited above has been paid from the proceeds of a first and second mortgage loan executed simultaneously herewith.

TO HAVE AND TO HOLD unto 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 the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said Grantor does for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by NSH CORP., by its Authorized Representative, who is authorized to execute this conveyance, hereto set its signature and seal, this the 11th day of November, 20 05.

INVESTMENT ASSOCIATES, LLC, an Alabama limited liability company

By: NSH CORP., Managing Member

By: _____
James H. Belcher
Authorized Representative

Shelby County, AL 11/15/2005
State of Alabama

Deed Tax:$.50

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James H. Belcher, whose name as Authorized Representative of NSH CORP., a corporation, as Managing Member of INVESTMENT ASSOCIATES, LLC, an Alabama limited liability company, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 11th day of November, 20 05.

My Commission Expires: 08/04/05

_____
Notary Public John L. Hartman, III

20051115000597290 2/2 $14.50
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EXHIBIT "A"

LEGAL DESCRIPTION

Lot 54, according to the Survey of 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 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, 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) Easement agreement recorded in Instrument 20041221000695220 in the Probate Office of Shelby County, Alabama; (11) Restrictions appearing of record in Instrument 20050110000014390 in the Probate Office of Shelby County, Alabama; (12) Restrictions regarding Alabama Power Company by instrument recorded in Instrument 20050204000058110 in the Probate Office of Shelby County, Alabama; (13) Right of way to Residential Association, recorded in Instrument 20050425000197760 in the Probate Office of Shelby County, Alabama; (14) Restrictions as shown by recorded Map; (15) Drainage Easement Encroachment Agreement recorded in Instrument 20050309000108410 in the Probate Office of Shelby County, Alabama; (16) Sink Hole Prone Areas as shown by Map Book 34, page 45 A and B in the Probate Office of Shelby County, Alabama.

Grantor makes no warranties as to title to the mineral and mining rights of the property being conveyed.