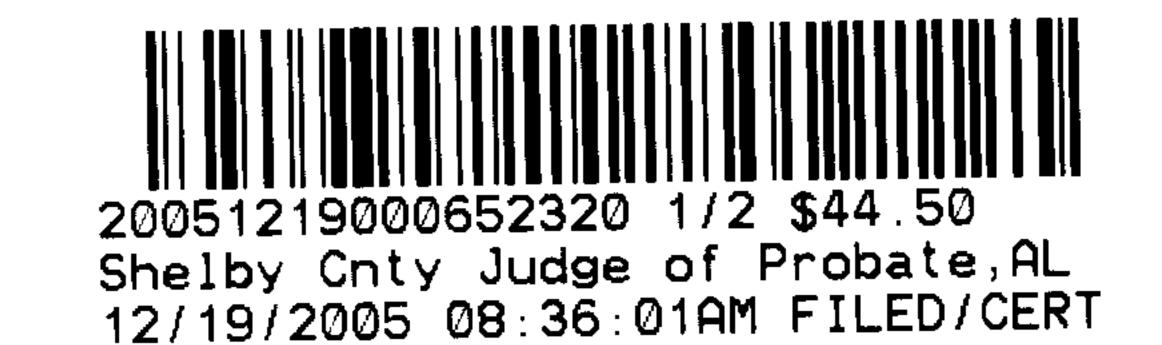
STATE OF ALABAMA

SHELBY COUNTY



SEND TAX NOTICE TO:

Henry & Doris Edwards 105 King James Circle Alabaster, AL 35007

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that for and in consideration of the sum of One Hundred Fifty Thousand and 00/100 Dollars (\$150,000.00), in hand paid to America's First Federal Credit Union, a federally chartered Credit Union, hereinafter called the Grantor, by the Grantees herein the receipt of which is hereby acknowledged by said Grantor, does hereby GRANT, BARGAIN, SELL AND CONVEY unto Henry Steven Edwards and Doris Edwards, hereinafter called Grantees, for and during their joint lives and upon the death of either of them, then to the survivor in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Survey of Spring Gate Estates, Phase 3, as recorded in Map Book 21, Page 85, in the Probate Office of Shelby County, Alabama.

This conveyance is subject to: Taxes for 2006 and Subsequent years; all easements, rights-of-way, covenants, encumbrances and restrictions of record.

\$119,000.00 of the purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Grantees in fee simple forever for and during their joint lives and upon the death of either of them, then to the survivor in fee simple, and to the heirs of such survivor, forever, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the said GRANTOR by its Executive Vice President, who is authorized to execute this conveyance, hereto sets its signature and seal, this the 15th day of December, 2005

AMERICA'S FIRST FEDERAL CREDIT UNION

Its: Executive Vice President

20051219000652320 2/2 \$44.50 Shelby Cnty Judge of Probate, AL 12/19/2005 08:36:01AM FILED/CERT

STATE OF ALABAMA

JEFFERSON COUNTY

ACKNOWLEDGMENT

BEFORE ME, a Notary Public in and for said County and State, personally appeared, William J. Connor, whose name as Executive Vice President of America's First Federal Credit Union, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being duly informed of the contents of this conveyance he, as such officer, and with full authority, executed the same voluntarily for and as the act of said Credit Union.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, on this the 15th day of December, 2005.

Boubous Dillum Jelf
Notary Public
Commission Expires: 12-1-06

Shelby County, AL 12/19/2005 State of Alabama

Deed Tax:\$30.50

THIS INSTRUMENT PREPARED BY:
Alan Stabler
Attorney for Grantor
1200 4th Ave N
Birmingham, AL 35203