WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by: B. CHRISTOPHER BATTLES 3/250 HIGHWAY 52 WEST PELHAM, AL. 35124

Send tax notice to: Jeffrey A. Leonard and Kristen F. Leonard 847 Narrows Point Drive Birmingham, Alabama 35242

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of One hundred eighty seven thousand and no/100 (\$187,000.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Robert W. Archer, a married man and Todd Hotchkiss, a married man and Ambry Worsham Pate, a married woman, the heirs at law of Margaret Worsham (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Jeffrey A. Leonard and Kristen F. Leonard (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 44, according to the Survey of Narrows Point Sector, as recorded in Map Book 26, Page 81 A & B, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as Instrument No. 2000-9755, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

The above grantors are all of the heirs at law of Margaret Worsham, having died on or about January 21, 2005.

Subject to mineral and mining rights if not owned by Grantor.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$151,920.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith. \$37,980.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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 said grantee, his, her or 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 stated 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 In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 31st day of January,

2006.

Mush.

Mush.

Robert W. Archer

Todd Hotchkiss

Ambry Worsham Pate

Ambus Worsham Pate

STATE OF ALABAMA **COUNTY OF SHELBY**

I, B. Christopher Battles, a Notary Public in and for said County, in said State, hereby certify that Robert W. Archer, a married man and Todd Hotchkiss, a married man and Ambry Worsham Pate, a married woman, the heirs at law of Margaret Worsham, whose name(s) 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of January, 2006.

Notary Public '

My Commission Expires 02-25-09