This instrument was prepared by:
Michael T. Atchison, Attorney at Law
101 West College
Columbiana, AL 35051

Send Tax Notice To:

Billy Cummings
1700 King Charles CT.

Montovallo, Al
Alabaster, Al 35007

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

20060728000363950 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 07/28/2006 09:48:46AM FILED/CERT

SHELBY COUNTY

That in consideration of SIXTY THREE THOUSAND DOLLARS NO/100 to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Billy Cummings and Patricia Cummings, husband and wife (herein referred to as grantors) do grant, bargain, sell and convey unto Billy Cummings and Patricia Cummings (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

All of the above recited consideration was paid from a mortgage recorded Simultaneously nerewith.

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.

(\$63,000.00) of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, I have	e hereunto set i	ny hand and s	seal, this 21st day of July, 2006.	
		_ (Seal)	Billy Cummings	(Seal)
		(Seal)	Patricia Cummings	(Seal)
		(Seal)		(Seal)
				(Seal)
STATE OF ALABAMA				
COUNTY OF SHELBY	}		General Acknowledgment	

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that whose name 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this.

Notary Public

My Commission Expires: 10-16-08

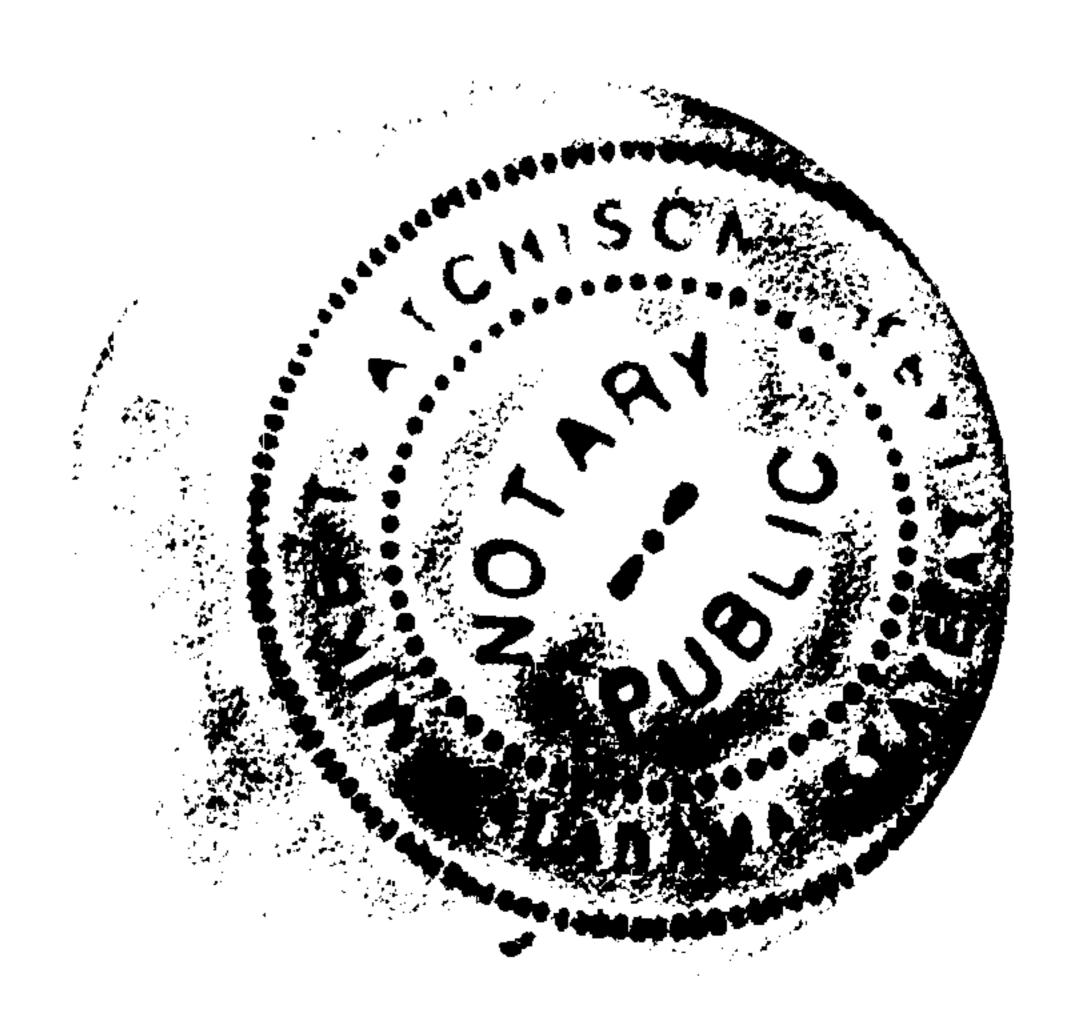


EXHIBIT A

PARCEL 1:

Commence at the Northeast corner of Fractional Section 12, Township 24 North, Range 12 East, Shelby County, Alabama and run thence North 64 degrees 10 minutes 30 seconds West along the North line of Section 12 a distance of 330.00 feet to a point; thence run South 00 degrees 16 minutes 30 seconds a distance of 355.42 feet to a set rebar corner on the southerly margin of Shelby County Road No. 19 and the point of beginning of the property being described; thence continue last described course a distance of 278.13 feet to a corner; thence run North 85 degrees 30 minutes 05 seconds East a distance of 258.91 feet to a property corner on the southwesterly margin of said Highway 19; thence run North 44 degrees 36 minutes 55 seconds West along said margin of said highway, a distance of 43.42 feet to a corner; thence continue along said margin of said highway North 45 degrees 57 minutes 54 seconds West a distance of 238.69 feet to a corner; thence continue along said margin of said highway North 42 degrees 11 minutes 48 seconds West, a distance of 81.32 feet to the point of beginning.

According to the survey of S. M. Allen, dated June 2, 2006.

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