(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN, PC
5 Riverchase Ridge
Birmingham, Alabama 35244

DARREN PAYNE 1607 OAK PARK DRIVE HELENA, AL 35080

STATE OF ALABAMA COUNTY OF SHELBY

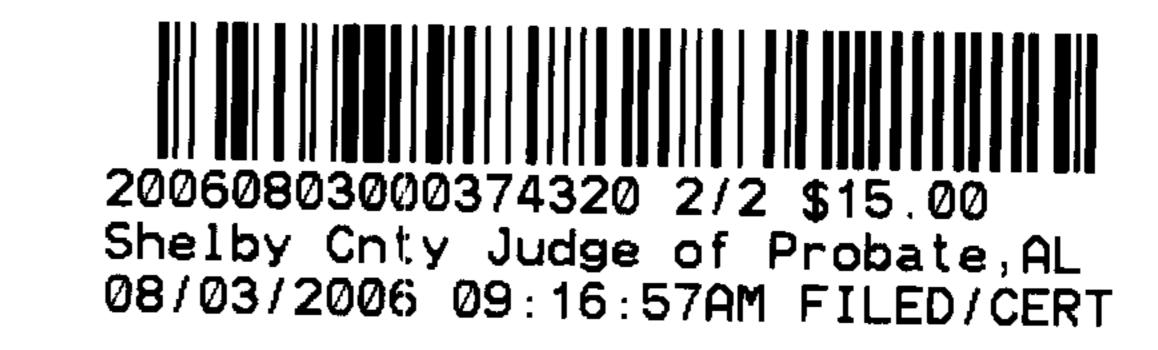
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SEVENTY NINE THOUSAND DOLLARS 00/100 (\$279,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I/we, TARA O. QUEEN and KEVIN D. QUEEN, WIFE AND HUSBAND (herein referred to as GRANTORS) do grant, bargain, sell and convey unto DARREN PAYNE and TERRI C. PAYNE, HUSBAND AND WIFE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 15, ACCORDING TO THE MAP AND SURVEY OF OAK PARK HIGHLANDS, SECTOR 3, AS RECORDED IN MAP BOOK 26, PAGE 136, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. TAXES FOR THE YEAR 2005, A LIEN, BUT NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
- 2. TITLE TO ALL OIL, GAS AND MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL OIL AND MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, TOGETHER WITH ANY RELEASE OF LIABILITY FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY AS A RESULT OF THE EXERCISE OF SUCH RIGHTS AS RECORDED IN DEED BOOK 356, PAGE 322.
- 3. BUILDING AND SETBACK LINES 30' FROM OAK PARK DRIVE AS RECORDED IN MAP BOOK 26, PAGE 136.
- 4. SUBJECT TO COVENANTS, CONDITIONS, AND RESTRICTIONS (DELETING THEREFROM ANY RESTRICTIONS INDICATING ANY PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILY STATUS OR NATIONAL ORIGIN) AS SET FORTH IN THE DOCUMENT RECORDED IN MAP BOOK 26, PAGE 136 AND INSTRUMENT 2000-12656 IN THE OFFICIAL RECORDS OF SHELBY COUNTY, ALABAMA.
- 5. RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 134, PAGE 426 AND DEED BOOK 223, PAGE 894.
- 6. COVENANTS FOR STORM WATER RUNOFF CONTROL AS RECORDED IN INSTRUMENT 2000-16838.



- 7. RIGHT OF WAY TO SHELBY COUNTY, ALABAMA AS RECORDED IN DEED BOOK 154, PAGE 568.
- 8. OIL AND GAS LEASE AS RECORDED IN DEED BOOK 339, PAGE 146.

\$223,200.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$55,800.00 of the consideration herein was derived from a second mortgage closed simultaneously herewith.

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, 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 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, his, her, or their heirs and assigns forever, against the lawful plaims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, TARA O. QUEEN and KEVIN D. QUEEN, WIFE AND HUSBAND, have hereunto set his, her or their signature(s) and seal(s), this the 31st day of July, 2006.

TARA O. QUEEN

KEVIN D. QUEEN

STATE OF ALABAMA COUNTY OF SHELBY

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that TARA O. QUEEN and KEVIN D. QUEEN, WIFE AND HUSBAND, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand-this the 31st day of July, 2006.

Notary Public

My commission expires: