This instrument was prepared by	Send Tax Notice To: Kay P. Ray
(Name) Larry L. Halcomb	name 504 Chase Plantation Pkwy
(Address) 3512 Old Montgomery Highway Birmingham, AL 35209	address Birmingham, AL 35244
Birmingham, AL 35209 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SU	JRVIVORSHIP
STATE OF ALABAMA	
Jefferson COUNTY KNOW ALL MEN BY TH	ESE PRESENTS,
That in consideration of ONE HUNDRED SIXTY FIVE THOUSA	ND AND NO/100 DOLLARS(\$165,000.00)
to the undersigned grantor or grantors in hand paid by the GRANTEES Lorraine H. Naylor, A Single Woman	S herein, the receipt whereof is acknowledged, we,
(herein referred to as grantors) do grant, bargain, sell and convey unto	Kay P. Ray and husband, Guy W. Ray
(herein referred to as GRANTEES) as joint tenants with right of surviv	vorship, the following described real estate situated in
Shelby County, Alabama to-wit: Lot 4, according to the Survey of Chase Planta	tion Fifth Sector, as recorded
in Map Book 11, page 22, in the Probate Office	
Mineral and mining rights excepted.	
Subject to taxes for 2006. Subject to items on attached Exhibit "A".	
\$ 148,500.00 of the purchase price was paid fr loan closed simultaneously herewith.	om the proceeds of a mortgage
	Shelby County, AL 09/28/2006 State of Alabama
	Deed Tax:\$16.50
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with of the parties to this conveyance, that (unless the joint tenancy hereby creherein) in the event one grantee herein survives the other, the entire interest survive the other, then the heirs and assigns of the grantees herein shall take as tenants. And I (we) do for myself (ourselves) and for my (our) heirs, execute and assigns, that I am (we are) lawfully seized in fee simple of said premabove; that I (we) have a good right to sell and convey the same administrators shall warrant and defend the same to the said GRANTEES, their heirs a IN WITNESS WHEREOF, I have hereunto set my day of September , 2006.	in fee simple shall pass to the surviving grantee, and if one does not in common. rs, and administrators covenant with the said GRANTEES, their heirs ises; that they are free from all encumbrances, unless otherwise noted as aforesaid; that I (we) will and my (our) heirs, executors and assigns forever, against the lawful claims of all persons.
(Seal)	Lorraine H. Naylor (Seal)
(Seal)	(Seal)
(Seal)	(Seal)
STATE OF ALABAMA Jefferson COUNTY	General Acknowledgment
I, Larry L. Halcomb, a Norraine H. Naylor, A Single Woman whose name(s) is signed to the foregoing convey on this day, that, being informed of the contents of the conveyance on the day the same bears date.	Notary Public in and for said County, in said State, hereby certify that ance, and whois known to me, acknowledged before me she executed the same voluntarily
Given under my hand and official seal this 21st day of	SeptemberA.D., 2006
	Larry L. Hallcomb Notary Public

DCAL03W

My Commission Expires January 23, 20 ______

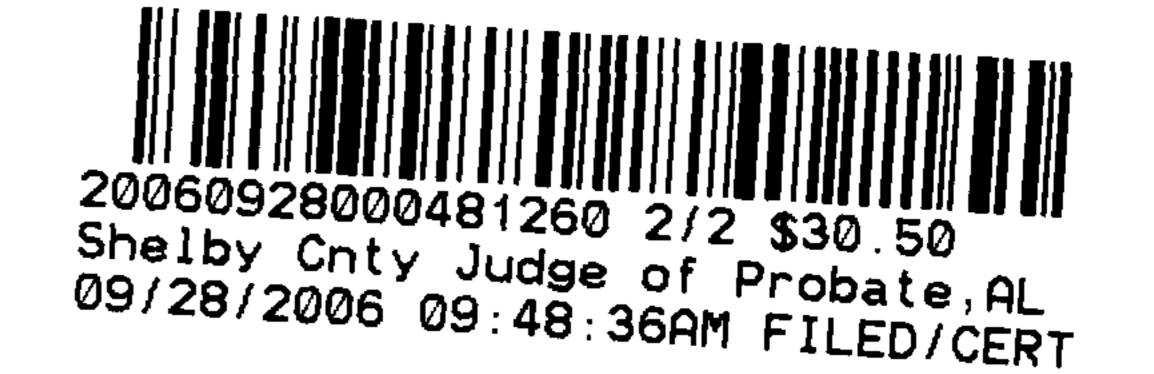


EXHIBIT "A"

10 foot easement on Southeast; 20 foot easement for Birmingham Water Works crossing rear of lot and easement of undetermined width for ingress and egress, as shown by recorded map.

Restrictions or Covenants recorded in Misc. Volume 14, page 536 and amended by Misc. Volume 17, page 550 and by Misc. Volume 34, page 549, in the Probate Office of Shelby County, Alabama, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

Restrictions appearing of record in Real 145, page 382, in the Probate Office of Shelby County, Alabama.

Restrictions regarding Alabama Power Company recorded in Real 140, page 746, in the Probate Office of Shelby County, Alabama.

Agreement with Alabama Power Company recorded in Real 140, page 741, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights and rights incident thereto recorded in Volume 127, page 140, in the Probate Office of Shelby County, Alabama.

Subject to rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights include but are not limited to roof, foundation, party walks, walkway and entrance.