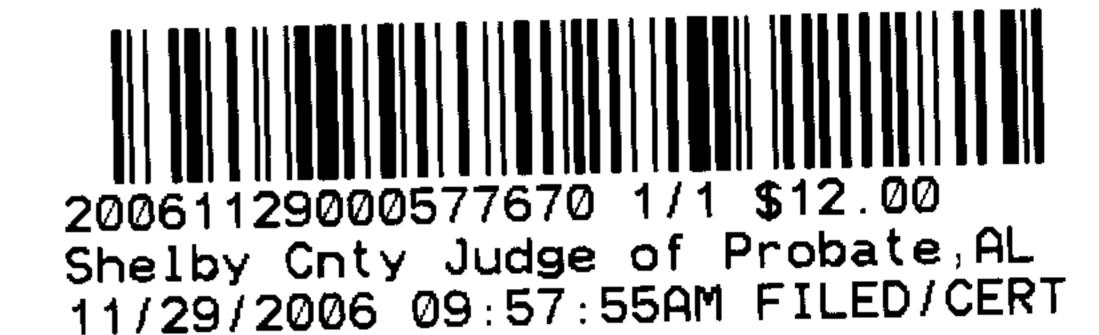
16228

SEND TAX NOTICE TO:

Andrew Kevin Akers Melissa K. Akers 115 Loyola Circle Helena, AL 35080

This instrument was prepared by:

Charles E. Davis, Jr.
400 Vestavia Parkway, Suite 101
Birmingham, Alabama 35216



WARRANTY DEED

STATE OF ALABAMA)	
SHELBY COUNTY)	KNOW ALL MEN BY THESE PRESENTS

That in consideration of ONE HUNDRED SEVENTY-EIGHT THOUSAND and No/100's (\$178,000.00) DOLLARS to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Matthew D. Gray and wife Erin Brian, (hereinafter grantors), do grant, bargain, sell and convey unto Andrew Kevin Akers and Melissa K. Akers, (hereinafter grantees) as joint tenants with right of survivorship, all of our right, title and interest in the following described real estate, situated in SHELBY COUNTY, ALABAMA:

Lot 13, according to the Survey of St. Charles Place, Phase IV, as recorded in Map Book 18, Page 106, in the Probate Office of Shelby County, Alabama.

\$142,400.00 of the above referenced consideration is from a purchase money first mortgage. \$35,600.00 of the above referenced consideration is from a purchase money second mortgage.

Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said GRANTEES, for and during their joint lives and upon the death of any or either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivors forever, together with every contingent remainder and right of reversion. And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 18th day of October, 2006.

Matthew D. Gray

Erin Brian

Erin Brian

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Matthew D. Gray and Erin Brian**, whose names 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 the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18th day of October, 2006.

Notary Public

Commission Expires: 10/20/06