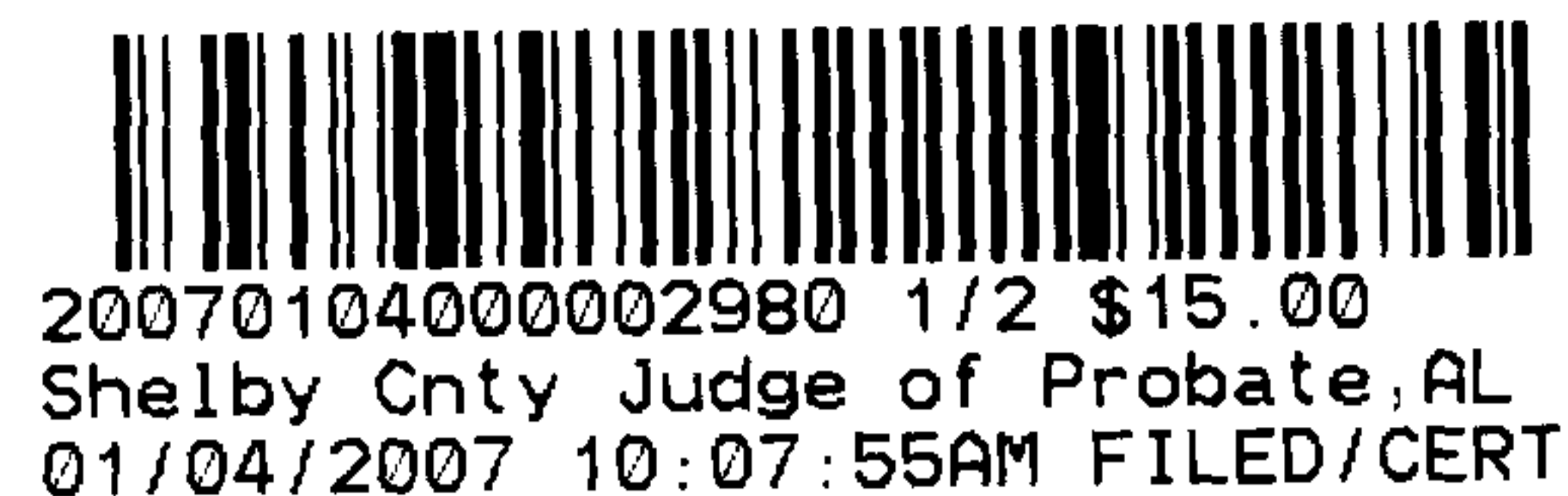


Send tax notice to:
Stephen J. Shader, III
Andriana J. Wilson
861 Highway 35
Pelham, Alabama 35124
File No. 06-248

This instrument prepared by:
James R. Moncus, Jr., LLC
Attorney at Law
1313 Alford Avenue
Birmingham, Alabama 35226



STATE OF ALABAMA

JEFFERSON COUNTY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Eighty Thousand and no/100 Dollars (\$180,000.00), in hand paid to the undersigned, Dustin J. Polk and Amber N. Polk, Husband and Wife, (hereinafter referred to as the "Grantor") by Stephen J. Shader, III and Andriana J. Wilson, (hereinafter referred to as the "Grantee"), the receipt and sufficiency of which is hereby acknowledged, the Grantor does, by these presents, grant, bargain, sell, and convey unto the Grantees as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

A tract of land located in the Northwest 1/4 of the Southwest 1/4 of Section 18, Township 20 South, Range 02 West, said tract more particularly described as follows:

Commence at the Southwest corner of Section 18, Township 20 South, Range 02 West, Shelby County, Alabama, run thence North 00 degrees 12 minutes 33 seconds East; along the West line of said Section 18 for 420.0 feet, run thence North 89 degrees 40 minutes 57 seconds East for 35.94 feet to the West right of way of County Road #72, run thence North 34 degrees 40 minutes 13 seconds East along said right of way for 613.70 feet to the point of beginning, continue North 34 degrees 40 minutes 13 seconds East along said right of way for 3.98 feet, run thence in a Northeasterly direction along said right of way and a curve to the left having a radius of 2,042.62 feet for an arc distance of 203.26 feet, run thence South 89 degrees 57 minutes 21 seconds West for 128.05 feet, run thence South 89 degrees 54 minutes 34 seconds West for 170.12 feet, run thence North 89 degrees 47 minutes 21 seconds West for 193.77 feet, run thence South 65 degrees 15 minutes 42 seconds East for 421.22 feet to the point of beginning.

Situated in Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2007.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.
4. Mineral and mining rights not owned by the Grantors herein described.

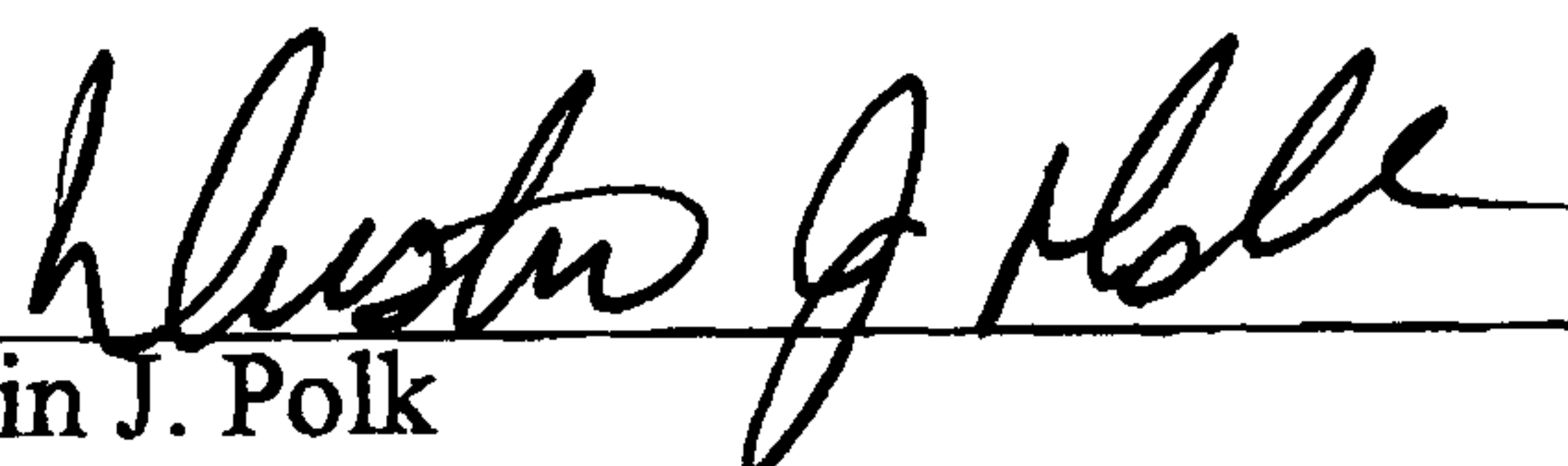
(\$144,000.00 and \$36,000.00 of the purchase price was paid from a first and second mortgage loan closed simultaneously with delivery of this deed.)

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 Grantees, their heirs, executors, administrators and assigns, that I am (we are) lawfully seized in fee simple of said premises, that they are free from all encumbrances except as aforesaid, that I (we) have good right to sell and convey the same as aforesaid, and that I (we) will, and my (our) successors and assigns shall warrant and defend the same to the Grantees, their heirs, executors, administrators and assigns, forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 21st day of December, 2006.



Dustin J. Polk


Amber N. Polk

STATE OF MISSISSIPPI)
COUNTY OF JACKSON)


I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Dustin J. Polk and Amber N. Polk, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 21 day of December, 2006.


Notary Public

My Commission expires: Notary Public State of Mississippi At Large
My Commission Expires: August 11, 2010
Bonded Thru Heiden, Brooks & Garland, Inc.

[NOTARIAL SEAL]


2007010400002980 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/04/2007 10:07:55AM FILED/CERT