100 0/0 of this consideation of this deed is being paid by the mortgagebeing filed simultaneously.

This instrument was prepared by: Derrell O. Fancher, LLC P. O. Box 185 Clanton, AL 35046 200701180000026800 1/1 \$12.00 Shelby Cnty Judge of Probate, AL 01/18/2007 10:20:04AM FILED/CERT

WARRANTY DEED

THE STATE OF ALABAMA)
SHELBY COUNTY)

Know All Men by These Presents: That in consideration of Seventy Five Thousand Sixteen and 32/100 Dollars to the undersigned, Acceptance Loan Company, Inc., an Alabama Corporation, (herein referred to as Grantors), in hand paid by Michael Nicholas and Patty Nicholas, (herein referred to as Grantees), the receipt whereof is acknowledged, Grantor does hereby grant, bargain, sell and convey unto Grantees, for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

The North half of Lot 4-A and all of Lot 4-B, according to the Survey of Dogwood Point, Phase II, as recorded in Map Book 11. Page 11, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

PROVIDED HOWEVER, this deed is made and is accepted SUBJECT TO: (i) general and special taxes and assessments for the current year and subsequent years; (ii) all restrictions, reservations, easements and rights-of-way; (iii) all prior reservations or conveyances of minerals and mining rights; and (iv) all other matters not of record which would be disclosed by an accurate survey and competent inspection of the property.

Subject to any Rights of Redemption that may exist as a result of that foreclosure as recorded in Inst# 20061130000581830 in the Probate Office of Shelby County, Alabama.

To Have and to Hold to the said grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I do for myself and for my heirs, executors and administrators, covenant with said grantees, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I have a good right to sell and convey the same as aforesaid; that I will, and my 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, I have hereunto set my hand and seal this $22^{\frac{1}{10}}$ day of December, 2006.

Its:

THE STATE OF ALABAMA CHILTON COUNTY

I, List L. Romesed, a Notary Public, in and for said County in said State, hereby certify that Sandy Baker, whose name as Manager of the Acceptance Loan Company, Inc., an Alabama corporation, 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 she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 22nd day of December, 2006.

Notary Public

Commission Expires: 0912912

Grantees Address: 5370 Hwy 71 Shelby, AL 35143

Note: The preparation of this document does not constitute an examination of title as to the property described herein. The above attorneys have made no such title examination unless reflected by separate documents signed by such attorneys. This deed was not executed in the office of the preparer nor in his presence.