

WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Two Hundred Fifty Thousand and No/100 (\$250,000.00) and other valuable considerations to the undersigned GRANTOR(S), THOMAS A. HIGGINS, JR. AND VERA HIGGINS, HUSBAND AND WIFE AND THOMAS L. NOWLAND AND LEONA H. NOWLAND, HUSBAND AND WIFE, (hereinafter referred to as GRANTOR), in hand paid by the GRANTEE(S) herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents GRANT, BARGAIN, SELL and CONVEY unto, FRANCIS H. BURDER, III, DONNA J. BURDER, GEOFFREY A. HUMBER AND CARRIE HUMBER, (hereinafter referred to as GRANTEE(S), for and during their joint lives 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 County of Shelby, State of Alabama, towit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

\$189,375.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

SUBJECT TO: EASEMENTS, RESTRICTIVE COVENANTS AND RIGHT OF WAYS AS SHOWN BY THE PUBLIC RECORDS. AD VALOREM TAXES FOR THE YEAR 2007, ARE NOT YET DUE AND PAYABLE.

TO HAVE AND TO HOLD, to the said GRANTEE(S), for and during their joint lives together and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I/we do for myself(ourselves) and for my(our) heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand and seal, this the 17 day of January,	
Vera briggins VERA HIGGINS BY: Herries a briggins, ATF THOMAS A. HIGGINS, JR., AIF Levra H. Nowland LEONA H. NOWLAND BY Honas a. Higgins Jr., ATF THOMAS A. HIGGINS, JR., AIF	THOMAS A. HIGGINS, JR Homas L. Nowland THOMAS L. NOWLAND BY: Homas G. Diepus Jr. AT THOMAS A. HIGGINS, JR., AIF
STATE OF ALABAMA I, the undersigned, a Notary Public in and for said counting HIGGINS, JR. INDIVIDUALLY AND AS ATTORING NOWLAND AND LEONA H. NOWLAND whose is who is are known to me, acknowledged before me or	JEFFERSON COUNTY ounty and state hereby certify that THOMAS A. NEY IN FACT FOR VERA HIGGINS, THOMAS L. names is/are signed to the foregoing instrument, and
GIVEN under my hand and seal this the 27 day My Country Fixp DUE D MOSELLY MY COUNTRY BY DEAD OF THE PROPERTY OF THE PROPERT	January, 2007 NOTARY PUBLIC
THIS INSTRUMENT PREPARED BY: CHRISTOPHER P. MOSELEY MOSELEY & ASSOCIATES, P.C. 2871 ACTON ROAD, SUITE 101 BIRMINGHAM, AL 35243	SEND TAX NOTICE TO:

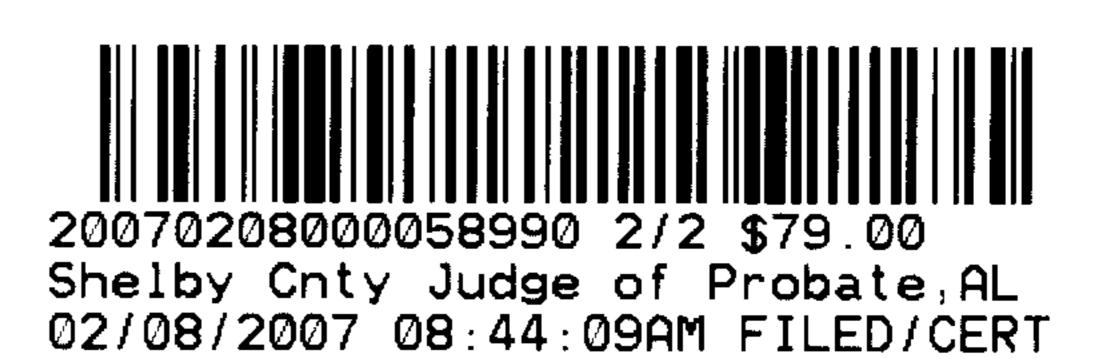


Exhibit "A"

FROM A 5/8" REBAR AT THE SW. CORNER OF THE SW1/4-NE1/4 OF SECTION 13, T20S-R1W RUN THENCE GRID N 00°20'29"W FOR A DISTANCE OF 688.05 FEET TOA POINT IN THE CENTER OF YELLOWLEAF CREEK BEING THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE CONTINUE N 00°20'29"W FOR A DISTANCE OF 34.59F FEET TO A 1/2" REBAR; THENCE CONTINUE N 00°20'29"W FOR A DISTANCE OF 613.42 FEET TO A 5/8" REBAR AT THE S.W. CORNER OF THE NW1/4-NE1/4 OF SAID SECTION 13; THENCE RUN N 00°19'30"W FOR A DISTANCE OF 1323.73 FEET TO A 1" PIPE AT THE N.W. CORNER OF SAID NW1/4-NE1/4; THENCE CONTINUE N 00°19'30"W FOR A DISTANCE OF 132.88 FEET TO A 1/2" REBAR ON THE SOUTH BOUNDARY OF SHELBY COUNTY HIGHWAY #49 (80' R.O.W.); THENCE RUN S 73°49'27"E ALONG SAID HIGHWAY BOUNDARY FOR A DISTANCE OF 463.69 FEET TO A 1/2" REBAR; THENCE RUN S 00°19'30"E FOR A DISTANCE OF 631.46 FEET TO A 1" CAPPED PIPE; THENCE RUN N 88°37'39"E FOR A DISTANCE OF 228.00 FEET TO A 2" PIPE; THENCE RUN S 00°34'38"W FOR A DISTANCE OF 1455.74 FEET TO A 1/2" REBAR; THENCE CONTINUE S 00°34'38"W FOR A DISTANCE OF 25.00 FEET TO A POINT IN THE CENTER OF YELLOWLEAF CREEK; THENCE RUN N 83°17'01"W ALONG SAID CREEK CENTERLINE FOR A DISTANCE OF 73.65 FEET AND THE FOLLOWING COURSES: N 19°04'29"W FOR A DISTANCE OF 57.49 FEET; N 22°28'43"E FOR A DISTANCE OF 117.11 FEET; N 19°40'32"W FOR A DISTANCE OF 157.71 FEET; N 47°39'40"W FOR A DISTANCE OF 174.88 FEET; S 55°28'08"W FOR A DISTANCE OF 335.38 FEET; THENCE RUN S 51°04'12"W ALONG SAID CREEK CENTERLINE FOR A DISTANCE OF 184.73 FEET TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND.

SITUATED IN SHELBY COUNTY, ALABAMA.

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Shelby County, AL 02/08/2007 State of Alabama

Deed Tax:\$61.00