WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by: B. CHRISTOPHER BATTLES 3150 HIGHWAY 52 WEST PELHAM, AL. 35124

Send tax notice to: Demiko Lilly and Tiffany Lilly 111 Cambridge Circle Montevallo, Alabama 35115

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of Ninety four thousand and no/100 (\$94,000.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Katherine Velkovich and Michael W. Velkovich, wife and husband and Carolyne S. Velkovich, an unmarried woman (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Demiko Lilly and Tiffany Lilly (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Canterbury Estates, as recorded in Map Book 12, Page 96, in the Probate Office of Shelby County, Alabama.

Subject to mineral and mining rights if not owned by Grantor.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any of record.

\$94,600.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

Carolyne S. Velkovich and Carolyne Velkovich are one and the same person.

To Have and to Hold to the said grantee, 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 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 said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 28th day of March, 2007.

Katherine Velkovich

by her agent and attorney in fact,

Carolyne Velkovich

Michael W. Velkovich

Carolyne S. Velkovich

STATE OF ALABAMA COUNTY OF SHELBY

I, B. Christopher Battles, a Notary Public in and for said County, in said State, hereby certify that **Michael W. Velkovich and Carolyne S. Velkovich**, whose name(s) 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of March, 2007.

Notary Public

My Commission Expires:02-25-09

B. CHRISTOPHER BATTLES

Notary Public - Alabama, State At Large

My Commission Expires 2 / 25 / 2009

ACKNOWLEDGMENT FOR POWER OF ATTORNEY

STATE OF ALABAMA COUNTY OF SHELBY

20070406000159090 2/2 \$15.00 Shelby Cnty Judge of Probate, AL 04/06/2007 01:42:53PM FILED/CERT

I, the undersigned, a Notary Public in and for said State, hereby certify that Carolyne Velkovich, whose name as Attorney in Fact for Katherine Velkovich, is signed to the foregoing conveyance and who is known to me, acknowledged before me this day that, being informed of the conveyance, he/she, in his/her capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of March, 2007.

Notary Public

My commission expires:02-25-09

B. CHRISTOPHER BATTLES

Notary Public - Alabama, State At Large My Commission Expires 2 / 25 / 2009