

Send Tax Notice To:
Terrence Koza and Kristina Koza
674 Highland Lakes Cove
Birmingham, AL 35242


20070517000229930 1/2 \$50.50
Shelby Cnty Judge of Probate, AL
05/17/2007 10:44:45AM FILED/CERT

This instrument was prepared by:
James W. Fuhrmeister
ALLISON, MAY, ALVIS, FUHRMEISTER &
KIMBROUGH, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

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

THAT IN CONSIDERATION OF **Four Hundred Eighty-Nine Thousand and 00/100 (\$489,000.00) Dollars** and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Jim Rice and Leigh Rice, husband and wife** (herein referred to as Grantors, whether one or more), do grant, bargain, sell and convey unto **Terrence Koza and Kristina Koza, husband and wife** (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Exhibit "A" for legal description.

Subject to:
1. Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

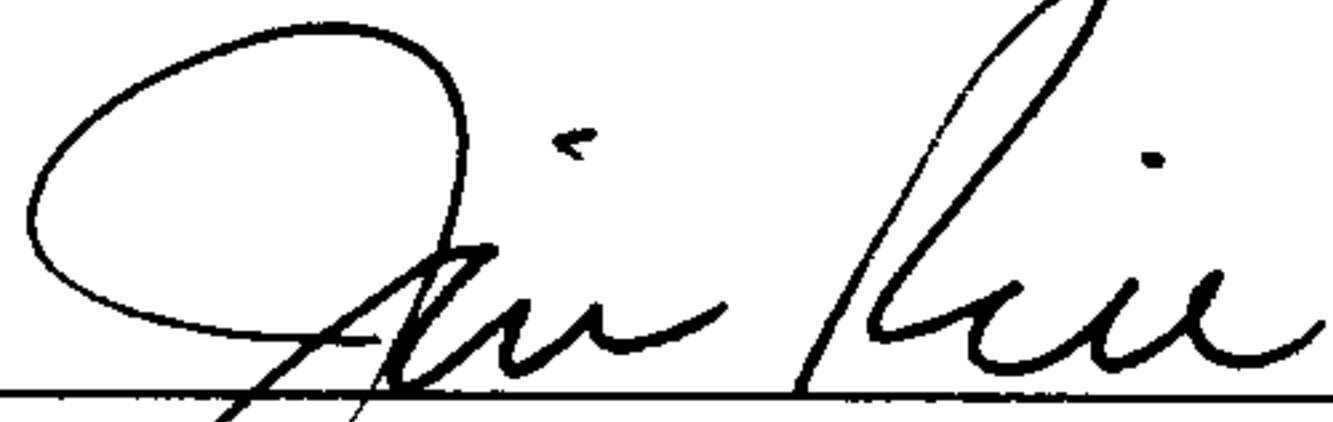
NOTE: \$452,936.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.

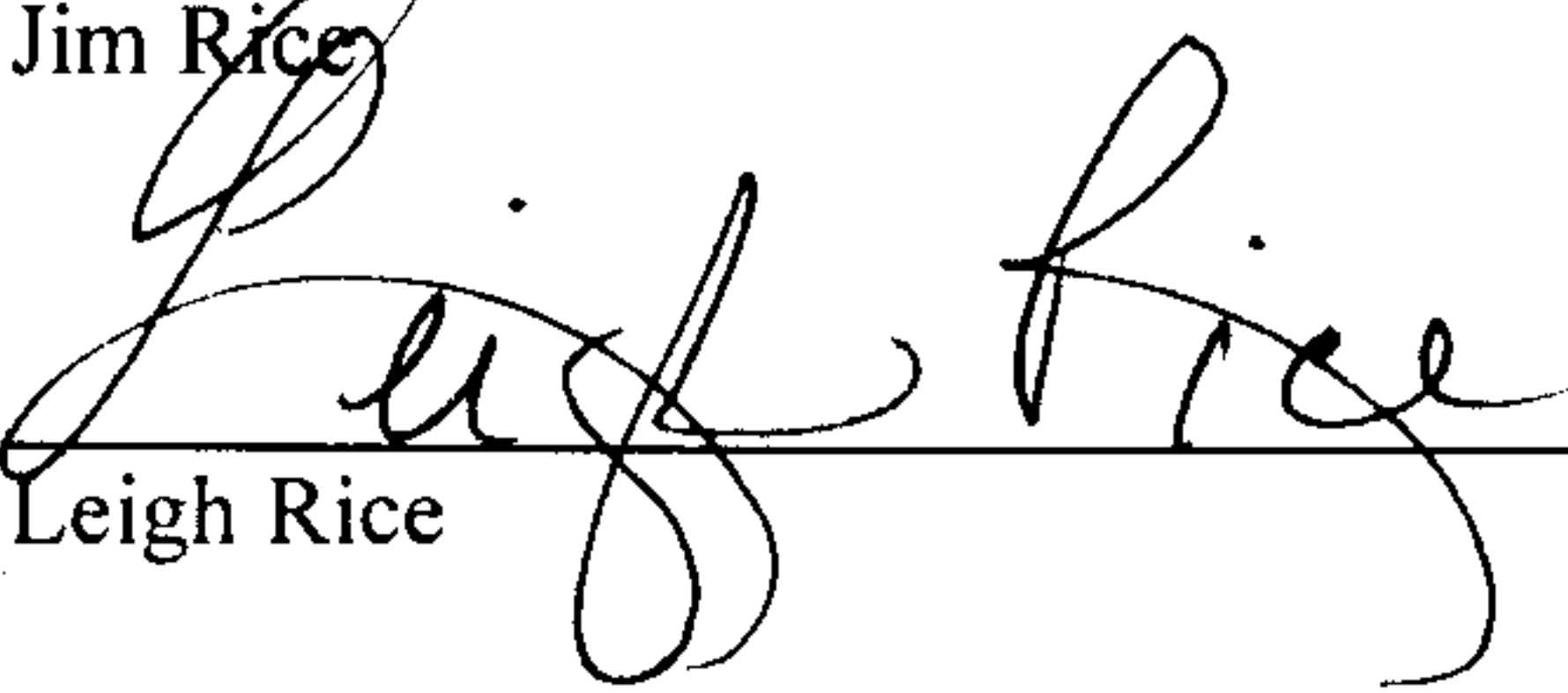
NOTE: This property is the homestead of the Grantees.

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 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 we do for ourselves and for our heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are 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 the 30th day of April, 2007.



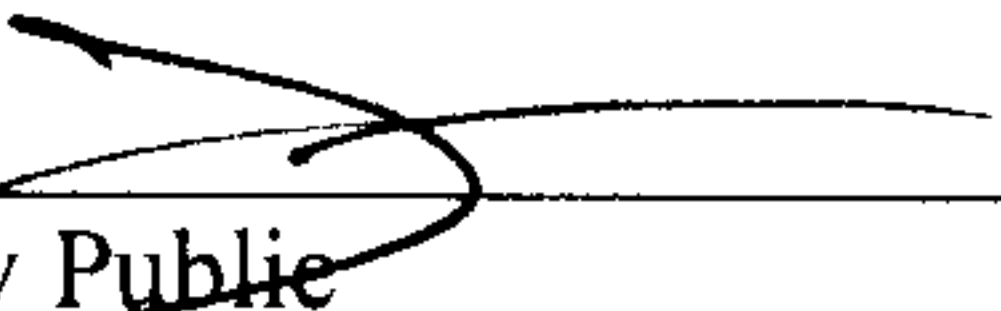
Jim Rice


Leigh Rice

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jim Rice and Leigh Rice, 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 date the same bears date.

Given under my hand and official seal, this the 30th day of April, 2007.



Notary Public
My Commission Expires: 5/21/07

EXHIBIT A


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PROPERTY DESCRIPTION

Lot 111, according to the Map of Highland Lakes, 1st Sector, an Eddleman Community, as recorded in Map Book 18, Page 37 A, B, C, D, E, F & G, in the Probate Office of Shelby County, Alabama.

Together with a nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument # 1994-07111, in the Probate Office of Shelby county, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1st Sector, recorded as Instrument # 1994-07112, in the Probate Office of Shelby County, Alabama.

Shelby County, AL 05/17/2007
State of Alabama

Deed Tax: \$36.50