

WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA JEFFERSON COUNTY Shelby County, AL 06/28/2007 State of Alabama

Deed Tax: \$481.50

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Million One Hundred Eighty One Thousand Five Hundred and No/100 (\$1,181,500.00) and other valuable considerations to the undersigned GRANTOR(S), KELLY FOSTER AND PATRICK A. FOSTER, 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, JAMES DAVID PERKINS AND KRISTEN M. NORWOOD, (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, to-wit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

\$700,000.00 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 22 day of JUNE, 2007.

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county and state hereby certify that KELLY FOSTER INDIVIDUALLY AND AS ATTORNEY IN FACT FOR PATRICK A. FOSTER, whose names is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, in his/their capacity as such Attorney In Fact, and with full authority, executed the same voluntarily on the day the same bears date.

June, 2007

GIVEN under my hand and seal this the ZZ

My Comm. Exp.:

SEND TAX NOTICE TO: JAMES DAVID PERKINS 524 CASTLEBRIDGE LANE HOOVER, AL. 35242-7205

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY: CHRISTOPHER P. MOSELEY MOSELEY & ASSOCIATES, P.C. 2871 ACTON ROAD, SUITE 101 BIRMINGHAM, AL 35243

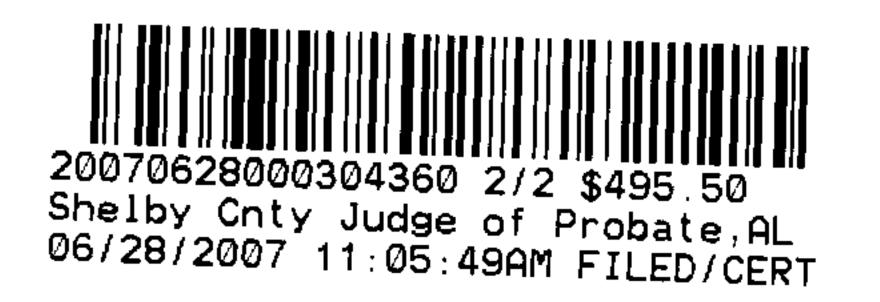


EXHIBIT "A"

LOT 20, ACCORDING TO THE SURVEY OF GREYSTONE, 5TH SECTOR, PHASE II, AS RECORDED IN MAP BOOK 17, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NON EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS AND HUGH DANIEL DRIVE, ALL AS MORE PARTICULARLY DESCRIBED IN THE GREYSTONE RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED NOVEMBER 6, 1990 AND RECORDED IN REAL 317, PAGE 260 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFFERED TO AS THE "DECLARATION")