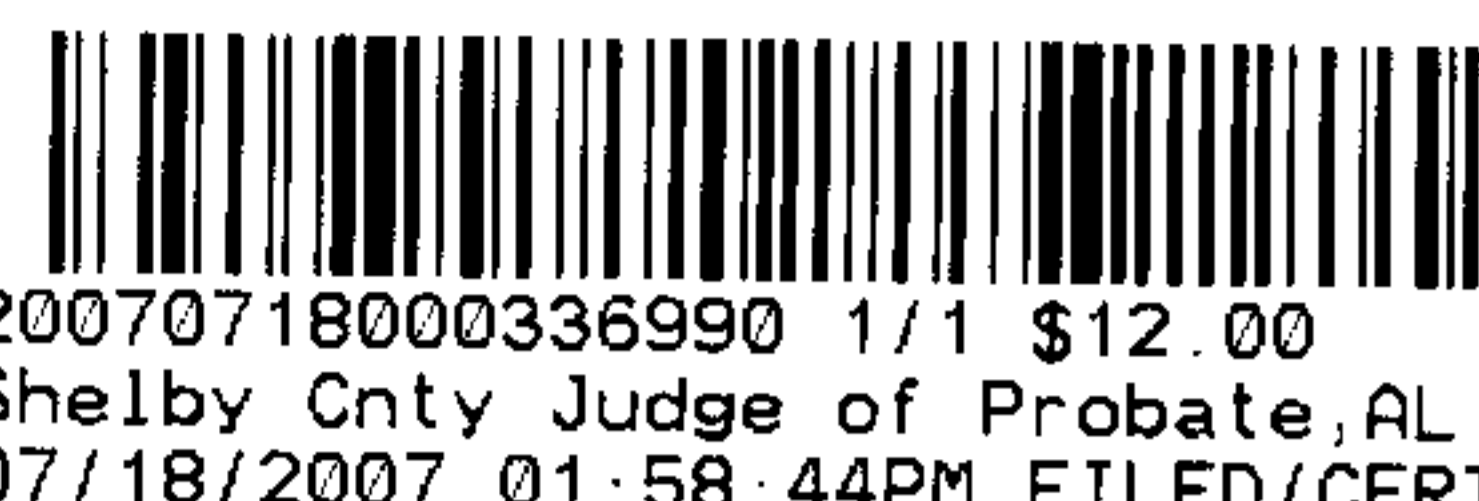


This instrument was prepared by:
Stuart J. Garner, LLC
2012 Lancaster Road
Homewood, AL 35209

Send Tax Notice To:

Patrick Coyne & Jane L. Coyne
2917 Kirkcaldy Lane
Birmingham, AL 35242

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP



STATE OF ALABAMA

}

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Two Hundred Fifty Thousand dollars and Zero cents (\$250,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Brian S. Driskill and wife, M'Leigh Driskill (herein referred to as grantors) do grant, bargain, sell and convey unto Patrick Coyne and Jane L. Coyne (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 26, Block 2, according to the Survey of Kirkwall, a subdivision of Inverness, as recorded in Map Book 6, Page 152 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

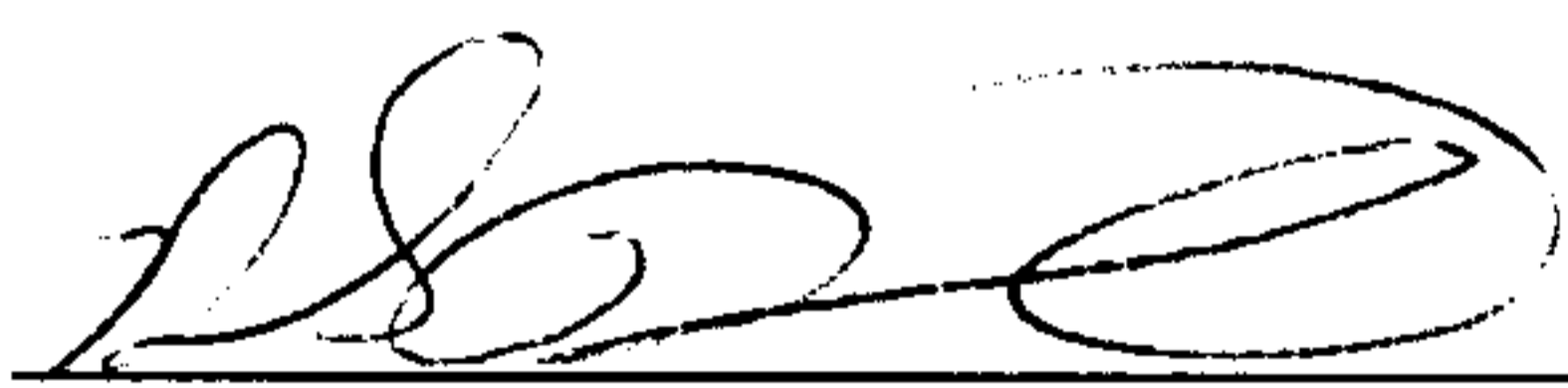
1. Ad Valorem taxes for the year 2007, which are a lien not yet due and payable.
2. Covenants, conditions, and restrictions as set forth in Misc. Book 20, Page 159.
3. Agreement with Alabama Power Company as recorded in Misc. Book 20, Page 626.
4. Easement as to underground cables as recorded in Misc. Book 20, Page 629.
5. Transmission line permit to Alabama Power Company as recorded in Deed Book 307, Page 423.
6. A 10 foot easement on the Northeast, Northwest, and rear of subject property as found on recorded map.
7. Reservation of mineral and mining rights in the instrument recorded in Deed Book 48, Page 372, together with the appurtenant rights to use the surface.
8. Restrictions, public utility easements, and setback lines as shown on recorded map of said subdivision.

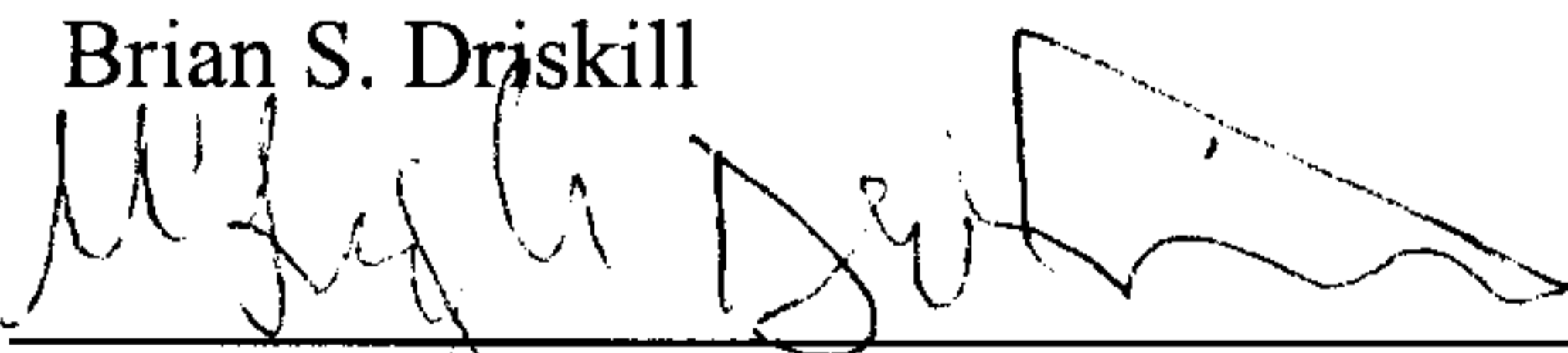
TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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 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, unless otherwise noted 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

All of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 13th day of July, 2007.

(Seal)  _____ (Seal)
Brian S. Driskill

(Seal)  _____ (Seal)
M'Leigh Driskill

STATE OF ALABAMA

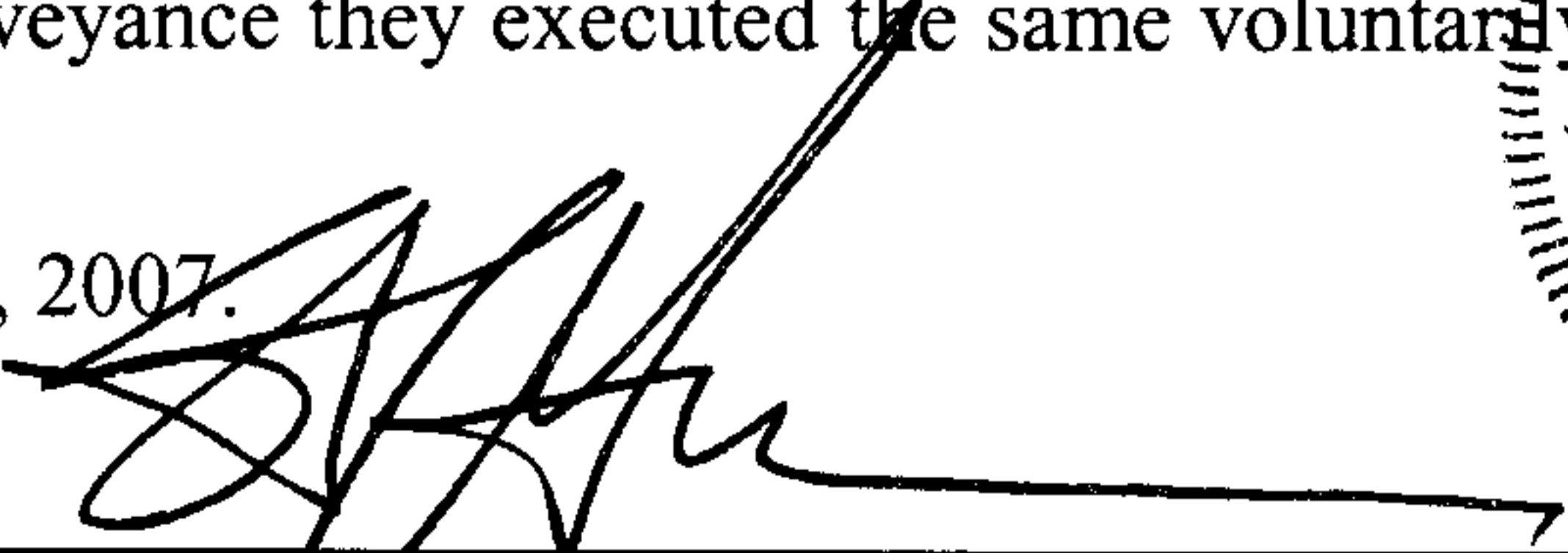
}

General Acknowledgment

JEFFERSON COUNTY

I, Stuart J. Garner, a Notary Public in and for said County, in said State, hereby certify that Brian S. Driskill and wife, M'Leigh Driskill 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 day the same bears date.

Given under my hand and official seal this 13th day of July, 2007.



Stuart J. Garner, Notary Public
My Commission Expires: 1/28/2008

