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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden  
PADEN & PADEN, PC  
5 Riverchase Ridge  
Birmingham, Alabama 35244

RONALD MCCOY, JR.  
605 WATERFORD LANE  
CALERA, AL 35040

**STATE OF ALABAMA**  
**COUNTY OF Shelby**

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**  
**WARRANTY DEED**

**Know All Men by These Presents:** That in consideration of **ONE HUNDRED SIXTY THOUSAND NINE HUNDRED DOLLARS 00/100 (\$160,900.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I/we, **CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION** (herein referred to as GRANTORS) do grant, bargain, sell and convey unto **RONALD MCCOY, JR. AND BARBARA MCCOY**, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in **Shelby** County, Alabama, to-wit:

**LOT 529 ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 4 PHASE I AS RECORDED IN MAP BOOK 34 PAGE 73 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2006 WHICH CONSTITUTE A LIEN, BUT ARE NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2007.
2. EASEMENTS AS SHOWN BY PLAT INCLUDING 8 FEET ON THE SOUTHEASTERLY, AND 40 FEET ON THE NORTHERLY SIDES.
3. RESTRICTIONS, COVENANTS AND CONDITIONS AS SET OUT IN INSTRUMENT(S) TO BE RECORDED IN THE PROBATE OFFICE.
4. EASEMENT(S) TO ALABAMA POWER COMPANY AS SHOWN BY INSTRUMENT RECORDED IN INST. NO. 20051031000564200.
5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INST. NO. 20021115000570760 AND CORRECTED IN INST. NO. 20030604000346100 AND 1995-1640.
6. GRANT TO THE STATE OF ALABAMA FOR RAILROAD, AS RECORDED IN REAL 278, PAGE 5.
7. TERMS AND CONDITIONS, AS RECORDED IN INST. 1995, PAGE 1640.
8. RIGHT(S) OF WAY(S) GRANTED TO TOWN OF CALERA BY INSTRUMENT(S) RECORDED IN INST. NO. 2001-36236.
9. RELEASE(S) OF DAMAGES AS SET OUT IN INSTRUMENT(S) RECORDED IN INST. NO. 1995-1640.

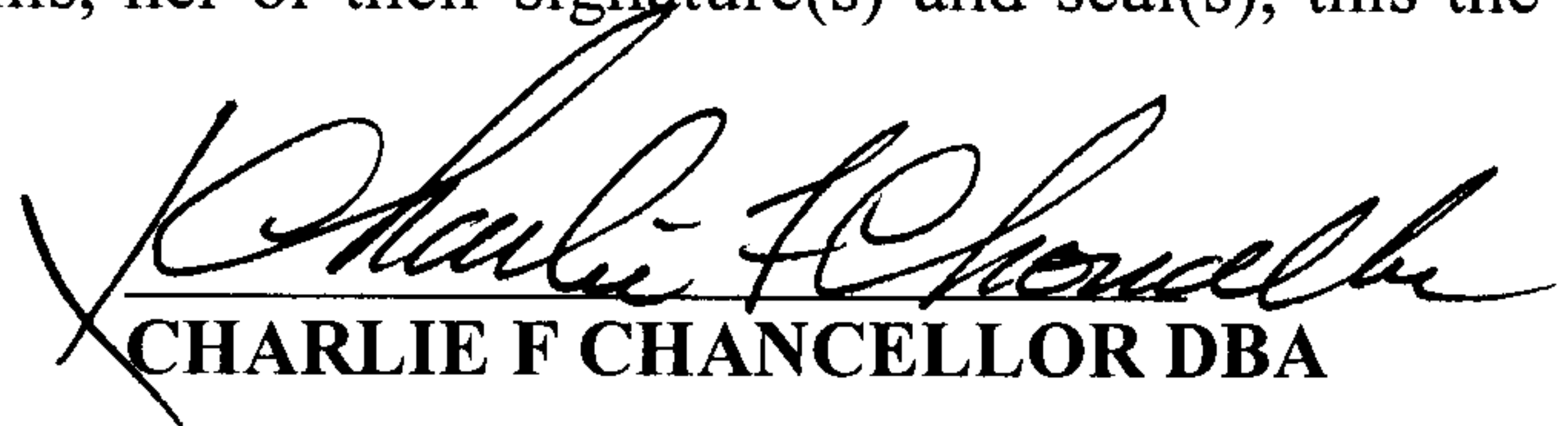
10. RESTRICTIONS, LIMITATIONS, CONDITIONS AND OTHER PROVISIONS AS SET OUT IN MAP BOOK 34, PAGE 73.
11. TERMS, CONDITIONS AND PROVISIONS CONTAINED IN THE DEED FROM GULF STATES PAPER CORPORATION TO WATERFORD, LLC INCLUDING RIGHTS, RESERVED AS TO TIMBER HARVESTING, AS SET OUT AND RECORDED IN INST. NO. 20030604000346100.
12. RESTRICTIONS, COVENANTS AND GRANTS OF LAND EASEMENT TO ALABAMA POWER COMPANY AS SET OUT IN INST. NO. 200510321000564210.

\$164,359.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

**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, 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 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, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTORS, **CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION**, have hereunto set his, her or their signature(s) and seal(s), this the 17th day of July, 2007.

  
CHARLIE F CHANCELLOR DBA

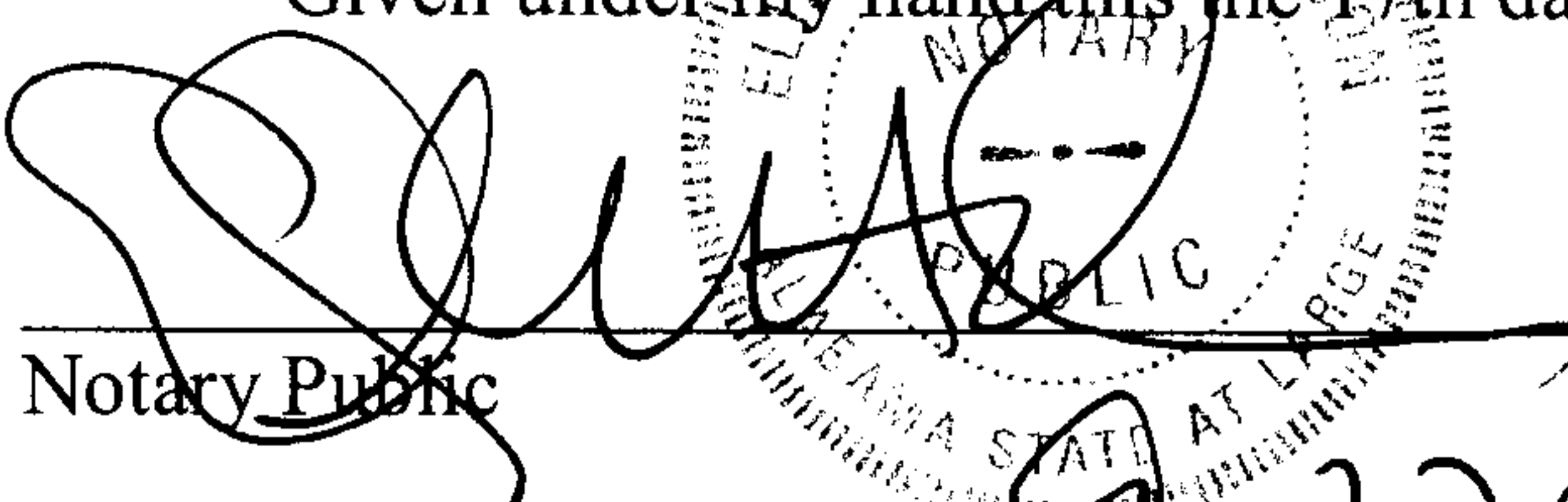
**C&W CONSTRUCTION**

**STATE OF ALABAMA  
COUNTY OF SHELBY**

**ACKNOWLEDGEMENT**

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **CHARLIE F CHANCELLOR DBA C&W CONSTRUCTION**, whose name(s) is (are) signed to the foregoing conveyance, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 17th day of July, 2007.

  
Notary Public

My commission expires: 7.22.09