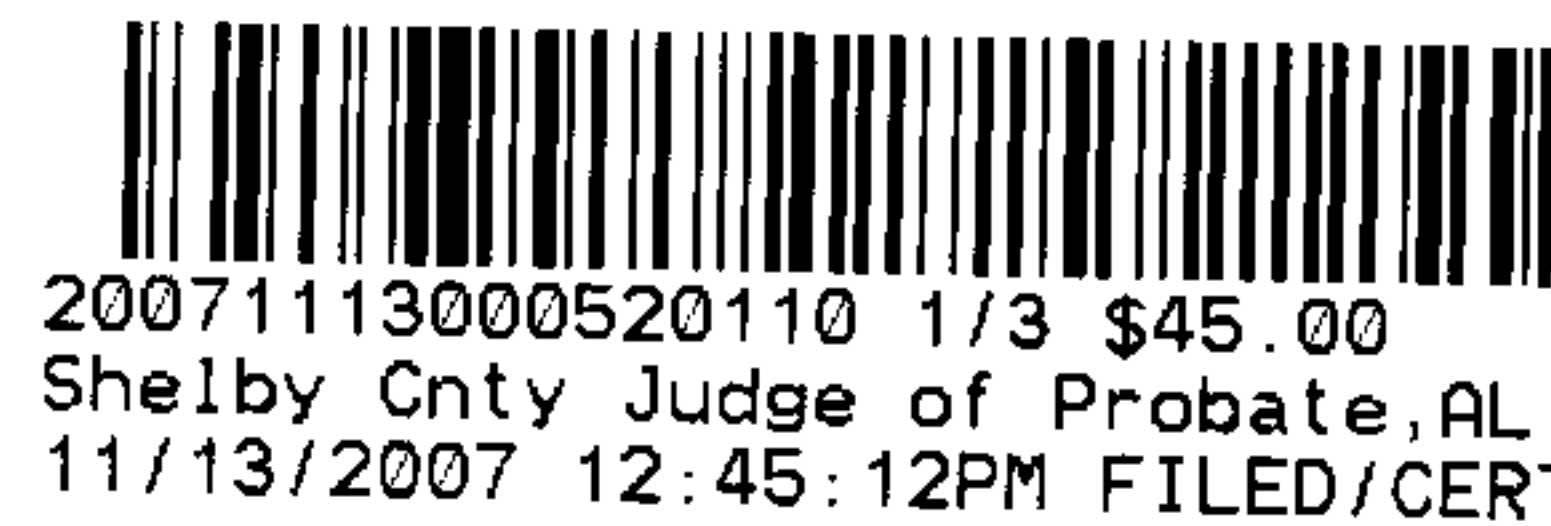


SEND TAX NOTICE TO:

(Name) Douglas R. Zannis
150 Highway 277
 (Address) Helena, Al. 35080



This instrument was prepared by

(Name) Maxwell D. Carter
One Perimeter Park S. Ste. 100N
 (Address) Birmingham, Al. 35243

Form 1-1-5 Rev. 5/82
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP -

STATE OF ALABAMA }
Shelby COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Two hundred seventy-seven thousand and no/100 (\$277,000.00) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
 Pamela Childers, an unmarried woman

(herein referred to as grantors) do grant, bargain, sell and convey unto
 Douglas R. Zannis and Tamara Zannis

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

Shelby County, Alabama to-wit:

See attached Exhibit A for legal description incorporated herein for all purposes.

Subject to all easements, restrictions and rights of way of record.

\$249,300.00 of the above mentioned purchase price was paid for from a mortgage loan
 which was closed simultaneously herewith.

Shelby County, AL 11/13/2007
 State of Alabama

Deed Tax: \$28.00

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.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 31
 day of October, 2007

WITNESS:

____ (Seal) Pamela Childers (Seal)
 _____ (Seal) PAMELA CHILDERS (Seal)
 _____ (Seal) _____ (Seal)

STATE OF ALABAMA }
Shelby COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State,
 hereby certify that Pamela Childers, an unmarried woman
 whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me
 on this day, that, being informed of the contents of the conveyance she has executed the same voluntarily
 on the day the same bears date.

Given under my hand and official Maxwell D Carter day of October, 2007 A. D.,
 MY COMMISSION Notary Public Expires 7-12-2010

Notary Public.

EXHIBIT A

Commence at the Northeast corner of Section 27, Township 20 South, Range 4 West, and run in a Westerly direction along the North line of said Section for 60.0 feet to the Point of Beginning; thence continue along the last stated course for 448.50 feet to a point; thence 122 degrees 00 minutes left and run in a Southeasterly direction for 467.37 feet to a point; thence 112 degrees 14 minutes 13 seconds left and run in a Northeasterly direction for 343.39 feet to a point; thence 35 degrees 41 minutes 45 seconds left and run in a Northerly direction for 117.53 feet to the point of beginning. Situated in Shelby County, Alabama.



20071113000520110 2/3 \$45.00
Shelby Cnty Judge of Probate, AL
11/13/2007 12:45:12PM FILED/CERT

TO BE FILLED IN PERSONALLY BY SELLER OR BORROWER
IN HIS/HER OWN HANDWRITING
INDEMNITY AND AFFIDAVITS AS TO DEBTS, LIENS, AND POSSESSION
USE SEPARATE FORM FOR EACH PARTY

GF # _____

SUBJECT PROPERTY: See Binder TS0700662

20071113000520110 3/3 \$45.00
Shelby Cnty Judge of Probate, AL
11/13/2007 12:45:12PM FILED/CERT

STATE OF Alabama §

COUNTY OF Shelby §

Pamela Childers

BEFORE ME, the undersigned authority, on this day personally appeared:

Seller or Owner-Borrower

Contractor (if new construction)

personally known to me to be the person whose name is subscribed hereto and upon his/her oath deposes and says that no proceedings in bankruptcy or receivership have been instituted by or against him/her and that the marital status of Affiant has not changed since the day of acquisition of said property and represents to the purchaser and/or Lender in this transaction that there are:

1. No unpaid debts for lighting and plumbing fixtures, water heaters, floor furnaces, heaters, air conditioners, built-in fireplace screens, installed outdoor cooling equipment, swimming pool equipment, built-in cleaning equipment, built-in kitchen equipment, satellite dish, radio or television antennae, garage door openers, carpeting, rugs, lawn sprinkling systems, venetian blinds, curtains and rods, window shades, draperies and rods, valances, screens, shutters, awnings, mirrors, ceiling fans, attic fans, mail boxes, security and fire alarm detection equipment, water softener, electric appliances, fences, street paving, or any personal property or fixtures that are located on the subject property described above, and that no such items have been purchased on time payment contracts, and there are no security interests on such property secured by financing statement, security agreement or otherwise except the following:

Creditor

Approximate Amount

none
(If NONE, write "NONE" on blank line)

2. No loans, unpaid judgments, or liens (including Federal or State Liens or Judgment Liens) and no unpaid association or governmental taxes, charges or assessments of any kind on such property except the following:

Creditor

Approximate Amount

none
(If NONE, write "NONE" on blank line)

3. All labor and materials used in the construction of improvements on the above-described property have been paid for and there are now no unpaid labor or material claims against the improvements or the property upon which same are situated, and I hereby declare that all sums of money due for the construction of improvements have been fully paid and satisfied, except the following:

none
(If NONE, write "NONE" on blank line)

4. No leases, contracts to sell the land, or parties in possession other than Affiant except as follows:

none
(If NONE, write "NONE" on blank line)

*5. To be filled in if a sale - The Seller is not a non-resident alien, foreign corporation, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code and Income Tax Regulations). Seller's U.S. employer identification number (or Social Security Number) is: 419 90 9834. Seller's address (office address, if Seller is an entity; home address if Seller is an individual) is: 150 Hwy 277 Helena AL 35880

This Affidavit may be disclosed to the Internal Revenue Service and is furnished to Buyer to inform Buyer that withholding of tax is not required under Section 1445 of the Internal Revenue Code.

INDEMNITY: I AGREE TO PAY ON DEMAND TO THE PURCHASERS AND/OR LENDER AND/OR TITLE COMPANIES (INCLUDING STEWART TITLE GUARANTY COMPANY) IN THIS TRANSACTION, THEIR SUCCESSORS AND ASSIGNS, ALL AMOUNTS SECURED BY ANY AND ALL LIENS, CLAIMS, OR RIGHTS NOT SHOWN ABOVE, TOGETHER WITH ALL COSTS, LOSS AND ATTORNEY'S FEES THAT SAID PARTIES MAY INCUR IN CONNECTION WITH SUCH UNMENTIONED LIENS, PROVIDED SAID LIENS, CLAIMS, OR RIGHTS EITHER CURRENTLY APPLY TO SUCH PROPERTY, OR A PART THEREOF, OR ARE SUBSEQUENTLY ESTABLISHED AGAINST SAID PROPERTY AND ARE CREATED BY ME, KNOWN BY ME, OR HAVE AN INCEPTION OR ATTACHMENT DATE PRIOR TO THE CLOSING OF THIS TRANSACTION AND RECORDING OF THE DEED AND MORTGAGE.

I realize that the Purchaser and Lender and title companies in this transaction are relying on the representations contained herein in purchasing same or lending money thereon and issuing title policies and would not purchase same or lend money or issue a title policy thereon unless said representations were made. If Seller or Borrower is an entity, I have authority to sign on its behalf.

Pamela Childers

PAMELA CHILDERS

Sworn to and subscribed before me this 31 day of October, 2007

Maxwell D Carter
Notary Public
My Commission Expires 7-12-2010

[Signature]
Notary Public In and for
State of Alabama

*NOTE: This form is to be filled in and signed by Seller in case of sale. If no sale, it is to be filled in and signed by the Owner-Borrower. If there is any new construction, the contractor must also join in this form or fill in and sign a separate one.

*If Seller is a non-resident alien, foreign corporation, etc., call your manager or underwriting personnel (1-800-729-1902).

NOTE TO BUYER: Buyer must retain until end of fifth taxable year following taxable year of transfer and must file with the Internal Revenue Service if required by regulation or otherwise.