

This instrument was prepared by:
Michael T. Atchison, Attorney at Law, Inc.
101 West College
Columbiana, AL 35051

Send Tax Notice To: Johnny M. Howard Jr.
340 Oak Valley Trail
Columbiana AL 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

} KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY

20071212000560600 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/12/2007 10:00:37AM FILED/CERT

That in consideration of FIVE THOUSAND AND NO/100 DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, JOHNNY M. HOWARD, JR. and wife, PAMELA A. HOWARD (herein referred to as grantors) do grant, bargain, sell and convey unto Johnny M. Howard Jr. and Pamela A. Howard (herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in County, Alabama to-wit:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

Subject to taxes for 2008 and subsequent years, easements, restrictions, rights of way, and permits of record.

THIS PROPERTY CONSTITUTES NO PART OF THE HOMESTEAD OF THE GRANTOR, OR OF HIS/HER SPOUSE.

\$300,000.00 of the purchase price was paid from the proceeds of a mortgage loan 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, 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, we have hereunto set our hands and seals, this 5th day of December, 2007.

_____(Seal) _____(Seal)
JOHNNY M. HOWARD, JR.
_____(Seal) _____(Seal)
PAMELA A. HOWARD
_____(Seal) _____(Seal)
_____(Seal) _____(Seal)

STATE OF ALABAMA

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General Acknowledgment

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JOHNNY M. HOWARD, JR. and wife, PAMELA A. HOWARD, 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 5th day of December, 2007.

My commission expires: 10/16/2008

Notary Public

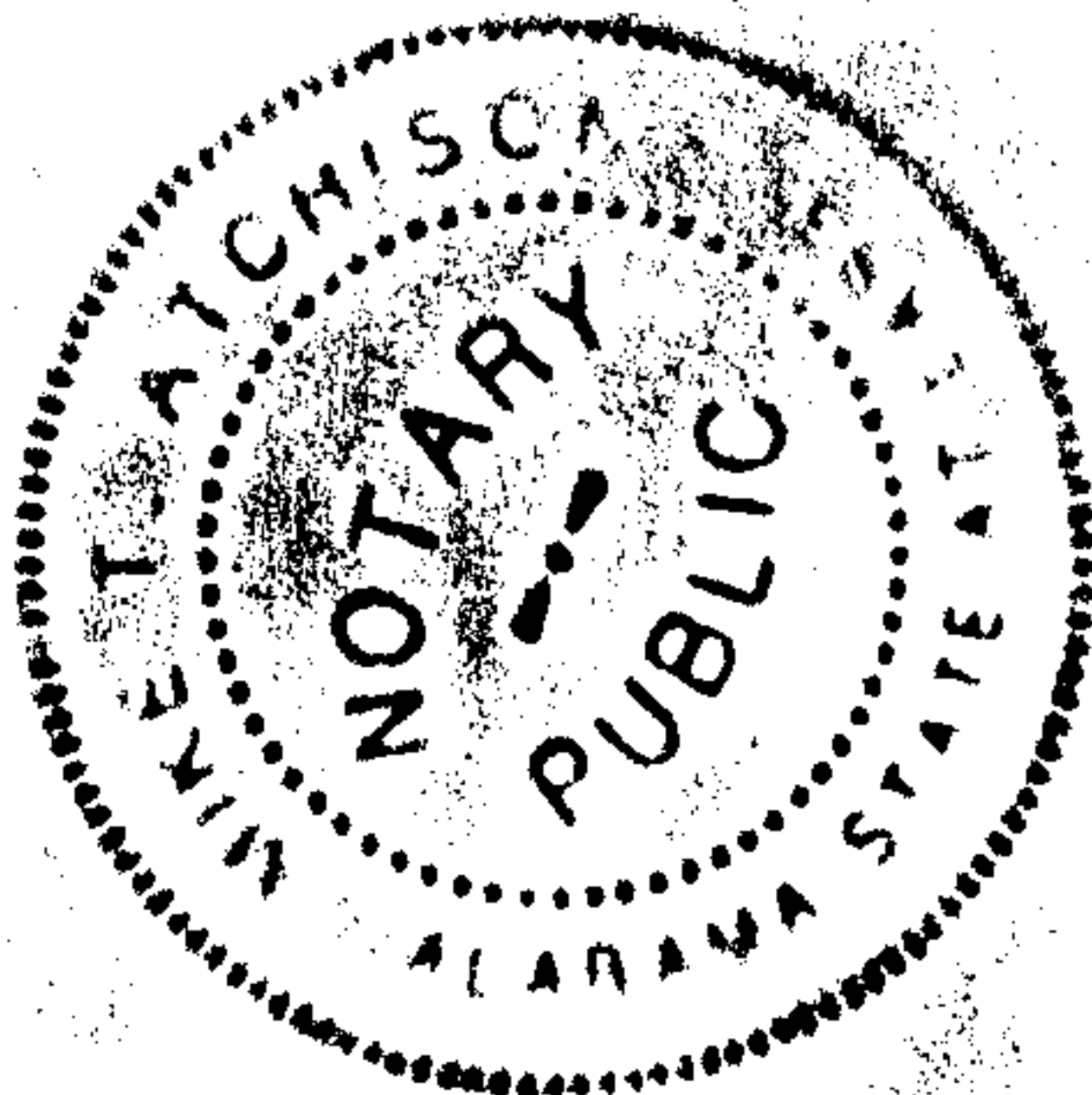
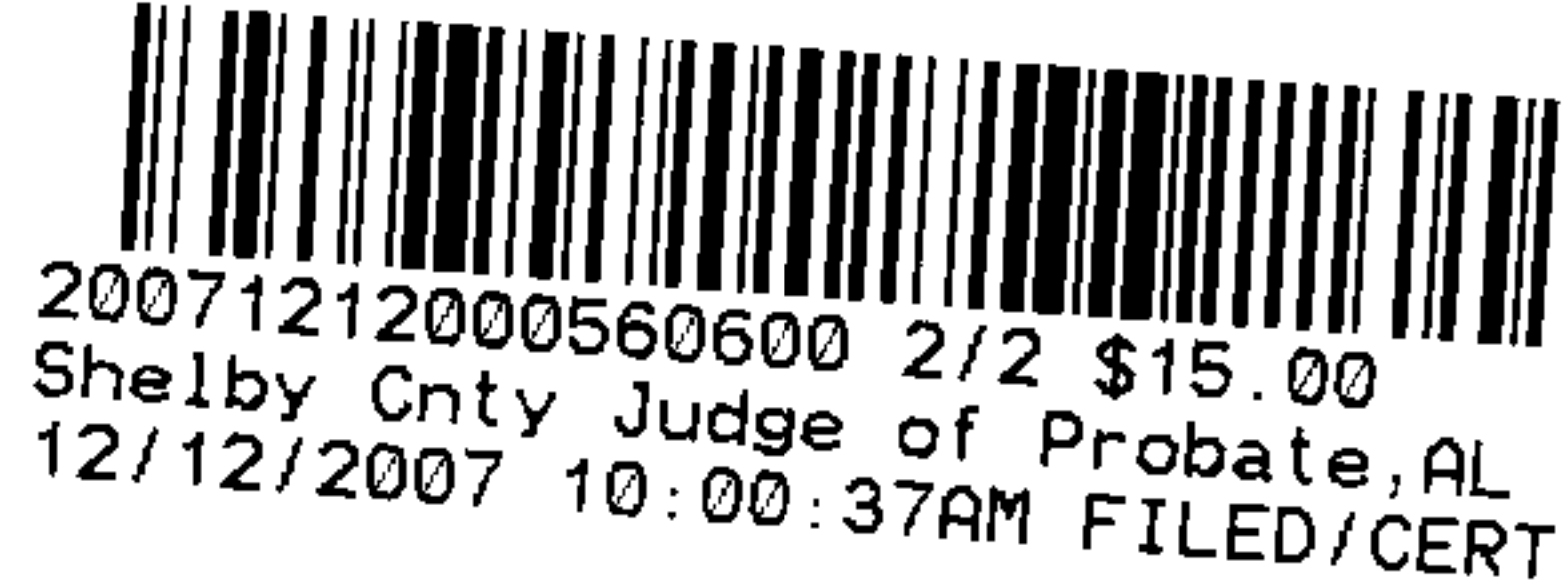


EXHIBIT A



Begin at the NW corner of the NW ¼ of the SE ¼ of Section 17, Township 21 South, Range 1 East, Shelby County, Alabama, said point being the POINT OF BEGINNING; thence North 89 degrees 29 minutes 00 seconds West, a distance of 37.34 feet; thence South 01 degree 52 minutes 21 seconds East, a distance of 528.95 feet; thence South 89 degrees 52 minutes 55 seconds East, a distance of 412.39 feet; thence North 01 degree 52 minutes 21 seconds West, a distance of 528.69 feet; thence North 89 degrees 52 minutes 55 seconds West, a distance of 375.08 feet to the POINT OF BEGINNING.

ALSO AND INCLUDING a 12’ ingress/egress and utility easement lying 6’ either side of and parallel to the following described centerline:

Commence at the NW corner of the NW ¼ of the SE ¼ of Section 17, Township 21 South, Range 1 East, Shelby County, Alabama; thence North 89 degrees 29 minutes 00 seconds West, a distance of 37.34 feet; thence South 01 degree 52 minutes 21 seconds East, a distance of 528.95 feet; thence South 89 degrees 52 minutes 55 seconds East, a distance of 185.54 feet to the POINT OF BEGINNING OF SAID CENTERLINE; thence South 08 degrees 51 minutes 15 seconds West, a distance of 21.00 feet; thence South 15 degrees 48 minutes 53 seconds West, a distance of 71.56 feet; thence South 22 degrees 37 minutes 51 seconds West, a distance of 52.28 feet; thence South 18 degrees 27 minutes 43 seconds West, a distance of 61.51 feet; thence South 11 degrees 56 minutes 05 seconds West, a distance of 249.92 feet; thence South 09 degrees 24 minutes 48 seconds West, a distance of 115.32 feet to the POINT OF ENDING OF SAID CENTERLINE.

According to the survey of Rodney Y. Shiflett, dated November 21, 2007.