WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

20080214000061630 1/2 \$24.00 Shelby Cnty Judge of Probate, AL 02/14/2008 02:57:54PM FILED/CERT

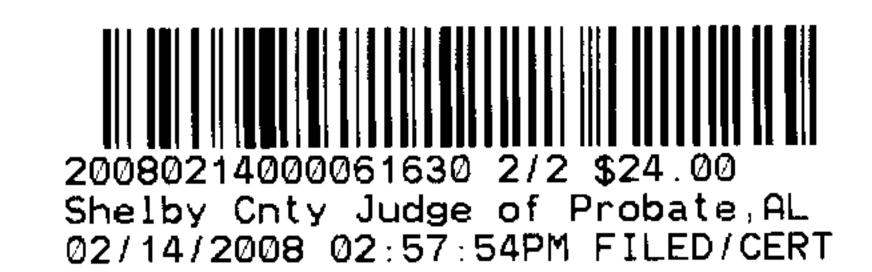
and no/100 (\$10,000.00) Dollars and other good and valuable consideration to the undersigned grantor, in hand paid by the grantees herein, the receipt whereof is acknowledged, I we, CENTRAL STATE BANK, a banking corporation (herein referred to as grantor), do grant, bargain, sell and convey unto Wade A. Nielsen, a married man, and Michele R. Nielsen, spouse (herein referred to as grantees), 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 Shelby County, Alabama, to-wit:

Commence at the NW corner of Section 36, Township 21 South, Range 1 West, City of Columbiana, Shelby County, Alabama; thence N88°15'45"W, a distance of 112.56'; thence S19°39'15"E, a distance of 164.71' to the POINT OF BEGINNING; thence continue along the last described course, a distance of 195.67'; thence N88°38'16"E, a distance of 109.68'; thence N27°00'28"W, a distance of 20.79'; thence N59°04'26"E, a distance of 5.01'; thence N27°00'28"W, a distance of 93.12' to the beginning of a non-tangent curve to the right, having a radius of 2,086.88, a central angle of 03°23'20", and subtended by a chord which bears N26°15'17"W, and a chord distance of 123.41'; thence along the arc of said curve a distance of 123.43'; thence S65°44'50"W, a distance of 80.54' to the POINT OF BEGINNING.
Said parcel containing 0.46acres more or less.

***This does not constitute any portion of grantees homestead.

TO HAVE AND TO HOLD to the said grantees for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I do for myself and for my heirs, executors, and administrators covenant with the said grantees, their heirs and assigns, that grantor is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to the said grantees, their heirs and assigns forever, against the lawful claims of



IN WITNESS WHEREOF, I have hereunto set my hand and seal, this the 8th day of

February, 2008.

David P. Downs

Executive Vice President of Central State Bank

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that David P. Downs, Executive Vice President, 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 conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 8th day of February, 2008.

Notary Public

Return To:

My Commission Expires Dec. 1, 2009