

This Instrument was prepared by:
Closing Resources, LLC
3145 Green Valley Road, Birmingham, AL 35243
205.977-2888

Please send tax notice to: Frankie Lorino Jr. and
Kristen N. Garner
401 Hillsboro Lane
Helena, AL 35080

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of one hundred eighteen thousand five hundred and no/100 dollars, (\$118,500.00),
to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is acknowledged,

Nicholas Ryan Marshall, a single man

(herein referred to as grantor), do hereby grant, bargain, sell and convey unto

Frankie Lorino Jr. and Kristen N. Garner

(herein referred to as grantee) 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:

Lot 1-A, according to the Survey of Breckenridge Park, Royal Ridge Sector, as recorded in Map Book 23, Page 96, in the Probate Office of Shelby County, Alabama.

Subject to easements, current taxes, restriction and covenants, set-back lines and right of ways, in any, of record.

\$116,669.00 of the consideration herein was derived from a mortgage with New South Federal Savings Bank closed simultaneously herewith.

TO HAVE AND TO HOLD to said grantee, for and during their joint lives as joint tenants 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 we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEE, his/her heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 31st day of March, 20 08.


Nicholas Ryan Marshall

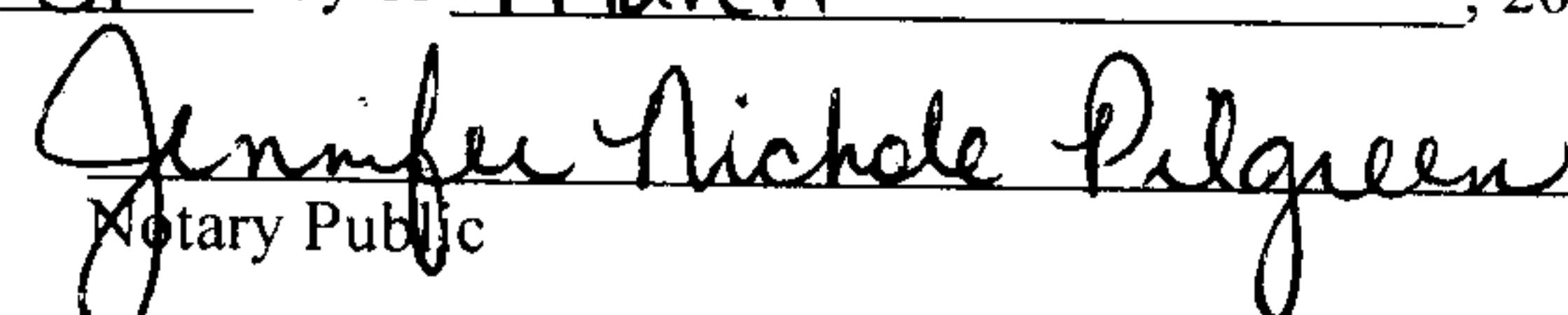

20080402000132980 1/1 \$13.00
Shelby Cnty Judge of Probate, AL
04/02/2008 11:18:25AM FILED/CERT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

General Acknowledgment

I, Jennifer Nichole Pilgreen, a Notary Public in and for said County, in said State, hereby certify that Nicholas Ryan Marshall whose name(s) is 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 have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 31st day of March, 20 08.


Notary Public

My Commission Expires: 4/01/09

Shelby County, AL 04/02/2008
State of Alabama

Deed Tax: \$2.00