This instrument was prepared by:

John L. Hartman, III P. O. Box 846 Birmingham, Alabama 35201

WARRANTY DEED

STATE OF ALABAMA

COUNTY OF Shelby

Send Tax Notice To: Dwight A. Sandlin 3545 Market Street Birmingham, Alabama 35226



Shelby Cnty Judge of Probate, AL 04/18/2008 02:39:30PM FILED/CERT

That in consideration of One Hundred Eighty-Five Thousand and 00/100 (\$185,000.00) to the undersigned grantor in hand paid by the grantees herein, the receipt whereof is hereby acknowledged, we, Steven B. Smith and wife, Karen Z. Smith, do hereby grant, bargain, sell and convey unto Dwight A. Sandlin (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A"

\$138,750.00 of the purchase price recited above has been paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said grantee, his, her or their heirs and assigns forever.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantee, his, her or their 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 or their heirs and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 17th day of April, 2008.

Steven B. Smith

Karen Z. Smith

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steven B. Smith and wife, Karen Z. Smith, 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 17th day of April, 2008.

My Commission Expires: 08-04-2009

Shelby County, AL 04/18/2008 State of Alabama

Deed Tax: \$46.50

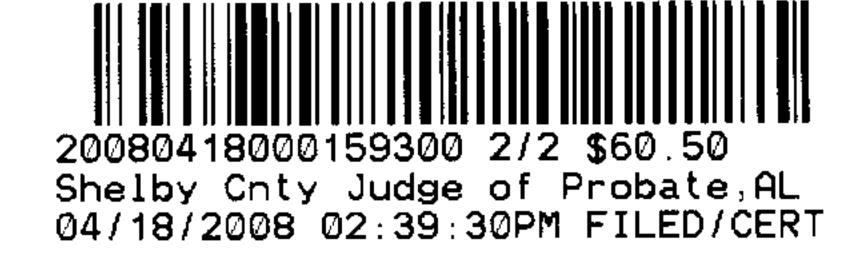


EXHIBIT "A"

Lot 39, according to the Final Plat of Narrows Point-Phase 4, as recorded in Map Book 31, Page 105, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as Instrument 2000-9755 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

Subject to: (1) All taxes for the year 2007 and subsequent years (2) Transmission line permit to Alabama Power Company, recorded in Deed Book 103, Page 154, Deed Book 123, Page 420 and Deed Book 102, Page 181, in the Probate Office of Shelby County, Alabama (3) Declaration of Restrictive Covenants as recorded in Instrument 2000-17136, 2nd Amendment recorded in Instrument 2000-36696, 3rd Amendment recorded in Instrument 2000-38328, 4th Amendment recorded in Instrument 20020905000424180, 5th Amendment recorded in Instrument 20021017000508250, 6th Amendment recorded in instrument 20030716000450980, 7th Amendment recorded in Instrument 200508/31000450840, 8th Amendment recorded in Instrument 20061031000537350, 9th Amendment recorded in Instrument 20061211000599540 and 10th Amendment recorded in Instrument 20070607000266840 in the Probate Office of Shelby County, Alabama (4) Easement to Alagasco, as recorded in Instrument 2000-1818, in the Probate Office of Shelby County, Alabama (5) Building Line(s) as shown by recorded map (6) Easement(s) as shown by recorded map (7) Restriction as shown by recorded map (8) No further subdivision of lots as restricted by recorded map (9) Assignment of Developers rights and obligations for The Narrows recorded in Instrument 2000-40514, in th Probate Office of Shelby County, Alabama (10) Release of Damages as recorded in Instrument 2002-53072, in the Probate Office of Shelby County, Alabama (11) Alabama Power Easement Company recorded 20040629000355350, in the Probate Office of Shelby County, Alabama.