WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA **COUNTY OF JEFFERSON**

Shelby County, AL 04/28/2008 State of Alabama

Deed Tax: \$233.50

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of TWO HUNDRED THIRTY THREE THOUSAND FIVE HUNDRED DOLLARS & 00/100 AND OTHER GOOD AND VALUABLE CONSIDERATION---- (\$233,500.00) and other valuable considerations to the undersigned GRANTOR(S) in hand paid GRANTEE(S) herein, the receipt of which is hereby acknowledged, BRIAN J. HURST AN UNMARRIED MAN AND LIBBY F. HURST N/K/A LIBBY T. FRANKEL, AN UNMARRIED WOMAN (herein referred to as said GRANTORS do(es) by these presents GRANT, BARGAIN, SELL and CONVEY unto, RONNIE D. OWENS AND TERAH S. OWENS, hereinafter referred to as GRANTEE(S), 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 County of Shelby, State of Alabama, to-wit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

\$221,825.00 OF THE PURCHASE PRICE RECEIVED ABOVE WAS PAID FROM A FIRST PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

Subject to: Easements, restrictive covenants and rights of ways as shown by the public records. Ad valorem taxes for the year 2008 and any subsequent years.

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

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, that I(we) have a good right to sell and convey the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, I/we I	nave hereunto set my/our hand and seal, this the 15 DAY OF APRIL,
2008.	
	BRIAN J. HURST
	Feler Dikk JUBLUL
	LIBBY J. HURST N/K/A LIBBY T. FRANKEL
STATE OF ALABAMA	COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county and state hereby certify, BRIAN J. HURST AND LIBBY F. HURST N/K/A LIBBY T. FRANKEL whose name(s) is/are signed to the forgoing instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the $\frac{15+3}{2}$ day of APRIL 2008.

My Comm. Exp.:

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY: CHRISTOPHER P. MOSELEY MOSELEY & ASSOCIATES, P.C. 2871 ACTON ROAD, SUITE 101 BIRMINGHAM, AL 35243

SEND TAX NOTICE TO: RONNIE D. OWENS 931 PORTOBELLO ROAD

BIRMINGHAMINI COMMISSION EXPIRES 6/18/10

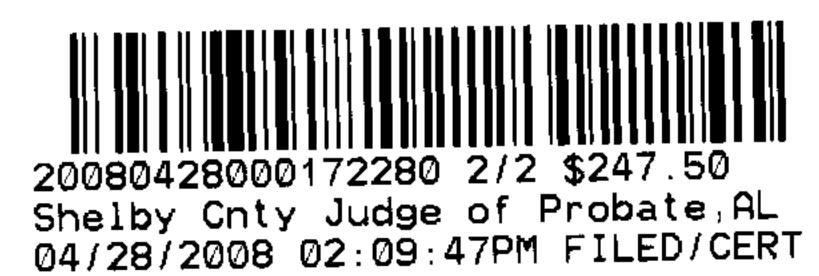


EXHIBIT "A"

Unit 31, Building 9 in Edenton, a Condominium, as established by that certain Declaration of Condominium, which is recorded in Instrument #20070420000184480, in the Probate Office of Shelby County, Alabama, 1st Amendment to Declaration of Condominium of Edenton as recorded in Instrument #20070508000215560; 2nd Amendment to the Declaration of Condominium of Edenton as recorded in Instrument #20070522000237580; 3rd Amendment to the Declaration of Condominium of Edenton as recorded in Instrument #20070606000263790; 4th Amendment as recorded in Instrument #20070626000297920; 5th Amendment as recorded in Instrument #20070817000390000; 6th Amendment as recorded in Instrument #20071214000565780; 7th Amendment as recorded in Instrument #20080131000039890 and any amendment thereto, to which Declaration of Condominium a plan is attached as Exhibit "C" thereto, and as recorded in the Condominium Plat of Edenton, a Condominium, in Map Book 38, Page 77, 1st Amendment recorded in Map Book 39, Page 4, and 2nd Amendment recorded in Map Book 39, Page 79, and any future amendments thereto, Articles of Incorporation of Edenton Residential Owners Association, Inc. as recorded in Instrument #20070425000639250, in the Office of the Judge of Probate of Shelby County, Alabama, and to which said Declaration of Condominium the By-Laws of Edenton Residential Owners Association, Inc. are attached as Exhibit "B" thereto, together with an undivided interest in the Common Elements assigned to said Unit, by said Declaration of Condominium set out in Exhibit "D". Together with rights in and to that certain Non-Exclusive Roadway Easement as set out in Instrument #20051024000550530, in the Office of the Judge of Probate of Shelby County, Alabama.