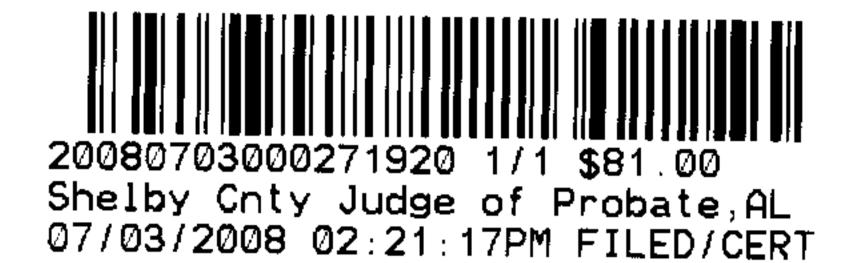
This instrument prepared by: Moseley & Associates, P.C. 2871 Acton Road, Suite 101 Birmingham, Al 35243

Sent Tax Notice To: Don L. Otts 3121 Chestnut Oaks Drive Hoover, Al. 35244

WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA COUNTY OF JEFFERSON



LOT 10, ACCORDING TO THE SURVEY OF THE FAIRWAYS AT RIVERCHASE, AS RECORDED IN MAP BOOK 13, PAGE 18, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA

\$160,000.00 OF THE PROCEEDS RECEIVED ABOVE WAS PAID FROM A FIRST AND SECOND PURCHASE MONEY MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

SUBJECT TO COVENANTS, RESTRICTIONS, EASEMENTS, RIGHTS OF WAY OF RECORD AND AD VALOREM TAXES FOR 2008 WHICH ARE NOT DUE AND PAYABLE AS OF YET.

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 have hereunto set my/our hand and seal, this the 30th day of June, 2008.

| Januar | June | June

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county and state hereby certify that, NORMAN L. McELROY AND MARTHA S. McELROY, AS TRUSTEES UNDER THE NORMAN AND MARTHA McELROY LIVING TRUST DATED AUGUST 18, 1999 AND ANY AMENDMENTS, 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/they has/have in her/his capacity executed the same voluntarily and with full authority on the day the same bears date.

GIVEN under my hand and seal this the 30TH day of June.

My Comm. Exp.:

CHRISTOPHER P.WOSELEY
MY COMMISSION EXPIRES 10/07/09

Shelby County, AL 07/03/2008

State of Alabama

Deed Tax: \$69.00