

THIS INSTRUMENT PREPARED BY:

George M. Vaughn, Esq.
300 Cahaba Park Circle, Ste 200
Birmingham, AL 35242

SEND TAX NOTICE TO:

Prentice Gilbert
524 Waterford Cove Circle
Calera, Alabama 35040

WARRANTY DEED

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS that in consideration in the sum of One Hundred Ninety Nine Thousand and 00/100 Dollars (\$199,000.00) paid by the Grantees herein, the receipt of which is hereby acknowledged, Timothy A. Stewart and Cynthia D. Stewart, husband and wife, (herein referred to as "Grantors"), do grant, bargain, sell, and convey unto Prentice Gilbert and Veronica Gilbert (herein referred to as "Grantees"), as Joint Tenants, with right of survivorship, all of their right, title, and interest in the following described real estate, situated in Shelby County, Alabama, to wit:

LOT 665, ACCORDING TO THE SURVEY OF WATERFORD COVE-SECTOR 3, PHASE 2, AS RECORDED IN MAP BOOK 34, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

*\$197,439 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith

Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said Grantees as Joint Tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said Grantees, and their assigns, that we are lawfully seized in fee simple of said premises; that it is 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 my heirs, executors, and administrators shall warrant and defend the same to the said Grantees, and their assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantors have hereunto their hands and seals, this 15th day of August, 2008.

Timothy A. Stewart

TIMOTHY A. STEWART

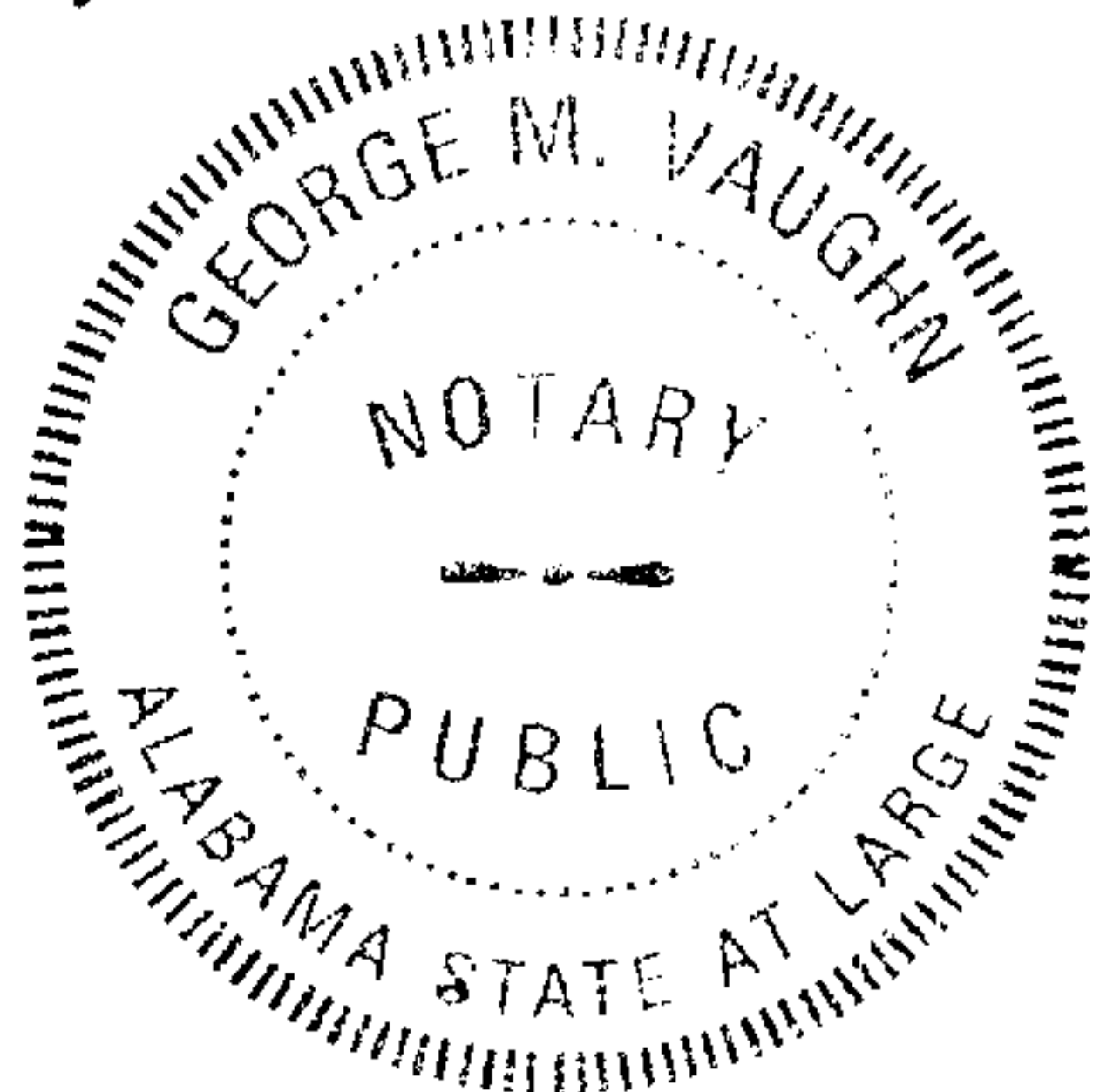
Cynthia D. Stewart

CYNTHIA D. STEWART

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that, Timothy A. Stewart and Cynthia D. Stewart, 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 15th day of August, 2008.



George M. Vaughn
Notary Public

My Commission Expires: 9.29.2010