This Instrument Was Prepared By:

John Bahakel, Attorney at Law

10 Palladian Place, 2080 Valleydale Road

Hoover, Alabama 35244

Send Tax Notice to:
Staci Ragsdale
305 Rolling Mill Street
Helena, Alabama 35080

STATE OF ALABAMA COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of One Hundred Thirty Three Thousand And 00/100 Dollars (\$133,000.00) to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, Darlene Hornsby, an unmarried woman, Sandra Bailey, a married woman, and Lynn Lovelady, a married man, (hereinafter referred to as GRANTORS), do hereby grant, bargain, sell and convey unto Staci Ragsdale and Jeffery Ragsdale (hereinafter referred to as GRANTEES), 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 the County Stfelby and State of Alabama, to-wit:

SEE ATTACHED EXHIBIT "A"

Note: \$130,945.00 of the above purchase price is in the form of a mortgage in favor of Renasant Bank, executed and recorded simultaneously herewith. This is not the homestead property of the Grantors as defined in the Code of Alabama §6-10-3.

This conveyance is hereby made subject to restrictions, covenants, easements, limitations, rights of way, and mineral and mining rights, if any, of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEES for and during their joint lives 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 said GRANTORS do for themselves, their successors and assigns covenant with the said GRANTEES, their heirs and assigns, that GRANTORS are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that GRANTORS have a good right to sell and convey the same as aforesaid; that GRANTORS will and their heirs and assigns shall, warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 8th day of August, 2008.

Darlene Hornsby, by Warren Bailey, as her Attorney in Fact

20080819000333720 1/2 \$17.50
Shelby Cnty Judge of Probate, AL
08/19/2008 01:26:27PM FILED/CERT

Sandra Bailey

Lynn Lovelady, by Warren Bailey, as his Attorney in Pact

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that, Sandra Bailey, a married woman, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 8th day of August, 2008.

John Bahakel, Notary Public

My Commission Expires: 9/18/2008

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Warren Bailey** whose name as Attorney in Fact for **Darlene Hornsby and Lynn Lovelady** is signed to the foregoing conveyance and who is known to me, acknowledged before me this date that, being informed of the conveyance, he, in his capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the date the same bears date.

Given under my hand and seal of office this 8th day of August, 2008.

John Bahakel, Notary Public

My Commission expires: 9/18/2008

Shelby County, AL 08/19/2008

State of Alabama

Deed Tax: \$2.50

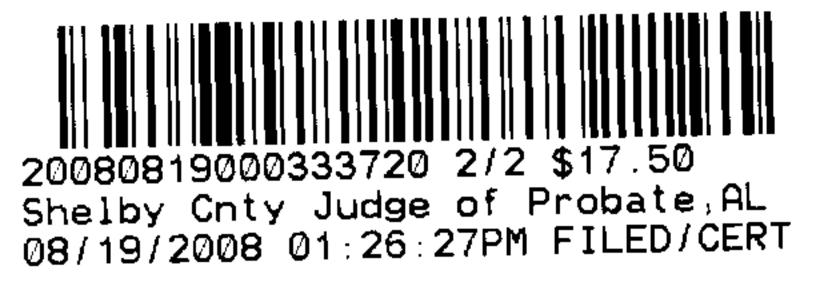


EXHIBIT "A"

A tract of land in the SE 1/4 of SW 1/4 of Section 15, Township 20, Range 3 West described as follows: Commence at a point where the West line of Rolling Mill Street intersects the south line of 3rd Avenue in the Town of Helena, Alabama, and run South along the West line of Rolling Mill Street 232 feet to the point of beginning of the lot herein described; from said point of beginning continue south along the West line of Rolling Mill Street 139 feet thence run West parallel with 3rd Avenue 229 feet; thence run North parallel with Rolling Mill Street 139 feet, thence run East parallel with 3rd Avenue 229 feet to the point of beginning.

AND

Commence at the Southwest corner of the SE 1/4 of the SW 1/4, Section 15, Township 20 South, Range 3 West; thence run North along the West line of the SE 1/4 of the SW 1/4 of said Section 15 a distance of 1059.80 feet; thence turn an angle of 94 degrees 35 minutes to the right and run a distance of 354.35 feet to the point of beginning, thence continue in the same direction a distance of 100.00 feet; thence turn an angle of 89 degrees 37 minutes to the left and run a distance of 141.75 feet; thence turn an angle of 89 degrees 33 minutes to the left and run a distance of 100.00 feet, thence turn an angle of 90 degrees 26 minutes 59 seconds to the left and run a distance of 143.20 feet to the point of beginning. Situated in the S 1/2 of the SW 1/4 of Section 15, Township 20 South, Range 3 West, Shelby County, Alabama.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.

Stoff Som