

This instrument was prepared by:

Send tax notice to:

WPC & ASSOCIATES LLC
ATTORNEY AT LAW

KEYTRIC ALLONA CROSS
REGIS CROSS

1 PERIMETER PARK SOUTH, STE 325N
BIRMINGHAM, AL 35243

504 BENT CREEK TRACE
CHELSEA, AL 35043

**SPECIAL WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED THOUSAND DOLLARS (\$200,000.00) and other good and valuable consideration, to the undersigned grantor, or grantors, in hand paid by the GRANTEE herein, the receipt whereof is acknowledged, I, EDWARD A. DAVIDSON, AS REGIONAL PRESIDENT OF PINNACLE BANK, (herein referred to as GRANTOR) do, grant, bargain, sell and convey unto KEYTRIC ALLONA CROSS and REGIS CROSS, HUSBAND AND WIFE (herein referred to as GRANTEES), as joint tenants with right of survivorship, the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 88, ACCORDING TO THE SURVEY OF BENT CREEK SUBDIVISION
SECTOR 2, PHASE 1, AS RECORDED IN MAP BOOK 39, PAGE 135, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

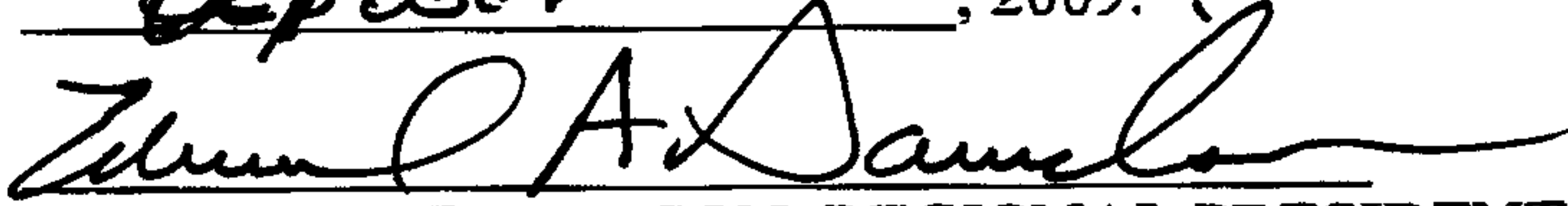
A PURCHASE MONEY MORTGAGE IN THE AMOUNT OF 193,325.00 IS FILED
HEREWITH

THE GRANTOR ONLY WARRANTS TITLE FROM THE TIME GRANTOR
OBTAINED TITLE UNTIL THE DATE GRANTOR CONVEYS ITS INTEREST IN
THE AFORESAID PROPERTY TO THE GRANTEE.

TO HAVE AND TO HOLD, to 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 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 herein shall take as tenants in common.

**SPECIAL WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
PAGE 2**

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 5th day of October, 2009.

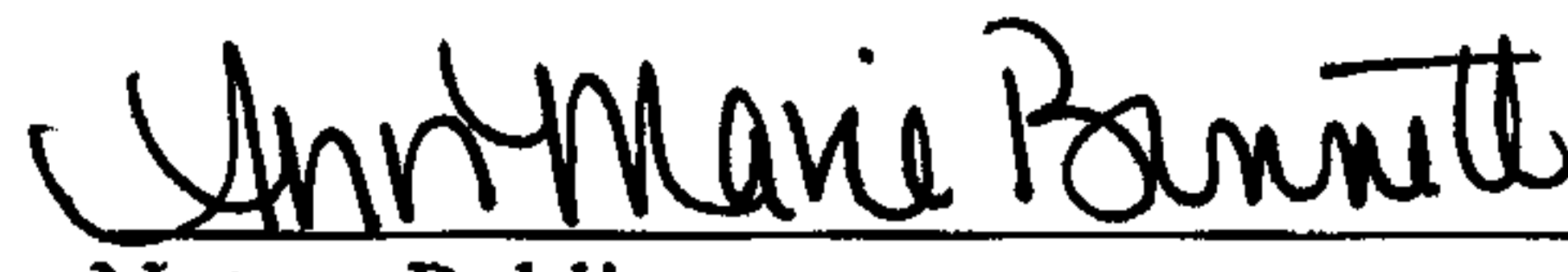


EDWARD A. DAVIDSON, REGIONAL PRESIDENT FOR PINNACLE BANK

THE STATE OF ALABAMA
JEFFERSON COUNTY

I, Ann Marie Bonnett, a Notary Public, in and for said County in said State, hereby certify that EDWARD A. DAVIDSON, whose name as REGIONAL PRESIDENT of PINNACLE BANK, a corporation, is signed to the foregoing conveyance/instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 5th day of Oct, 2009.



Notary Public

unc = 5/01/2012