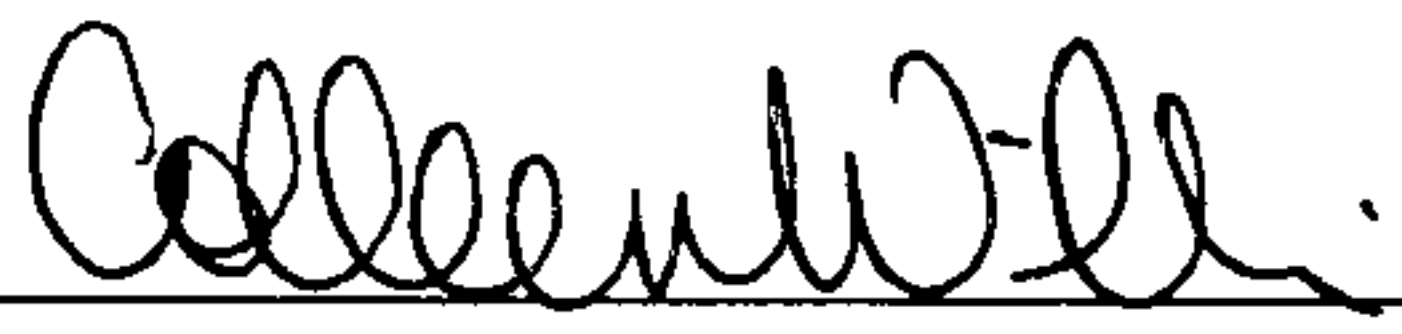


IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seal on this 27th day of October, 2010.



Benjamin Willis



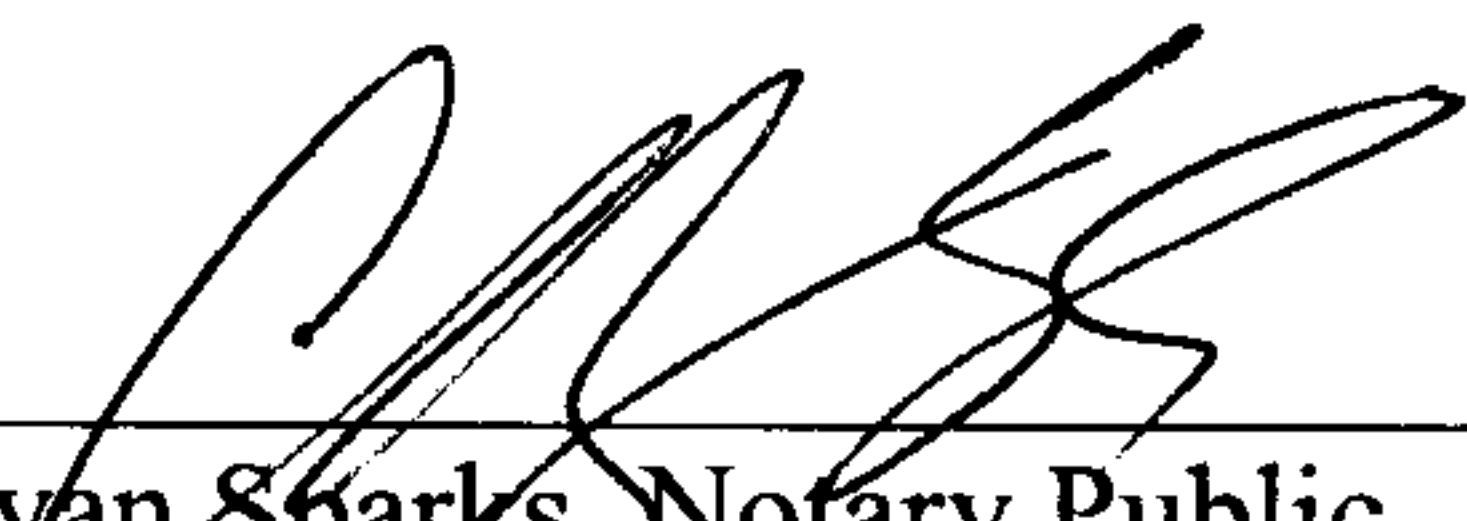
Colleen Willis

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, hereby certify that Benjamin Willis, whose name is signed to the foregoing instrument or conveyance, and who is known to me, and with full authority, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily and with full authority on the day the same bears date.

Given under my hand this the 27th day of October, 2010.

(SEAL)



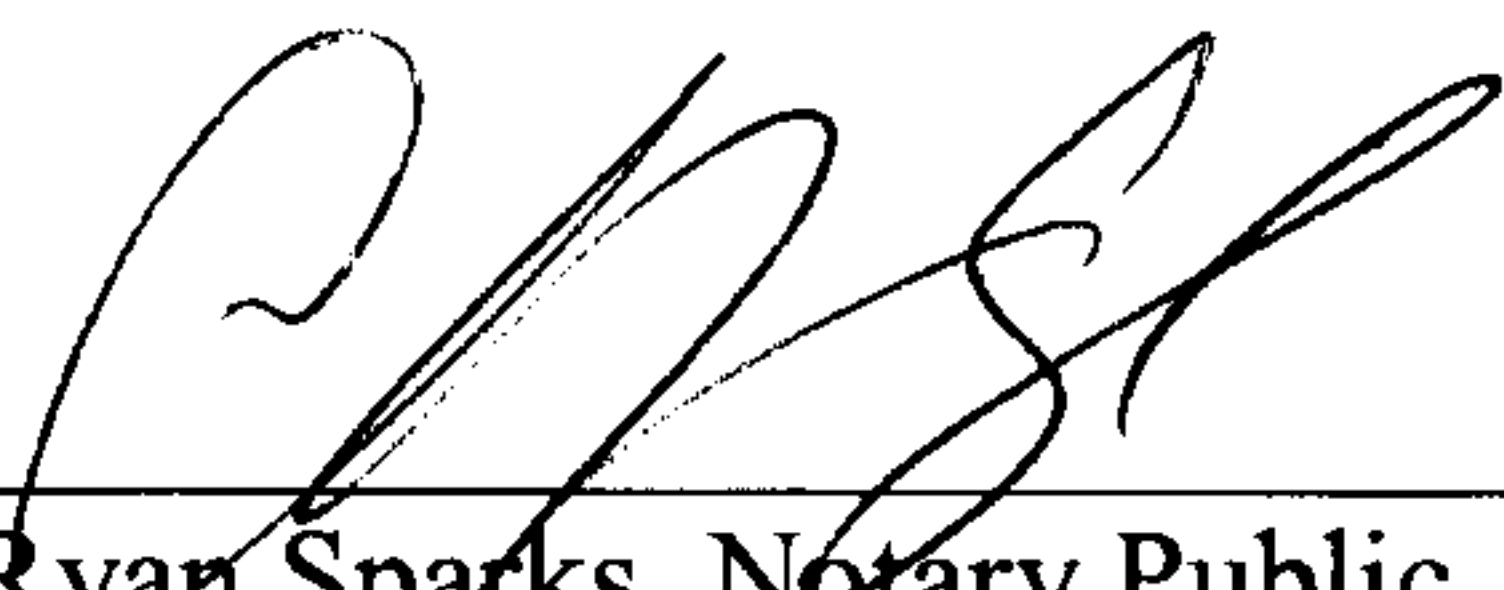
C. Ryan Sparks, Notary Public
My commission expires: December 18, 2011

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, hereby certify that Colleen Willis, whose name is signed to the foregoing instrument or conveyance, and who is known to me, and with full authority, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily and with full authority on the day the same bears date.

Given under my hand this the 27th day of October, 2010.

(SEAL)



C. Ryan Sparks, Notary Public
My commission expires: December 18, 2011



20101029000361930 3/3 \$22.50
Shelby Cnty Judge of Probate, AL
10/29/2010 08:16:09 AM FILED/CERT

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Stephen D. Rylee (Seal)
STEPHEN D RYLEE -Borrower

Rebecca L. Rylee (Seal)
REBECCA L RYLEE -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower