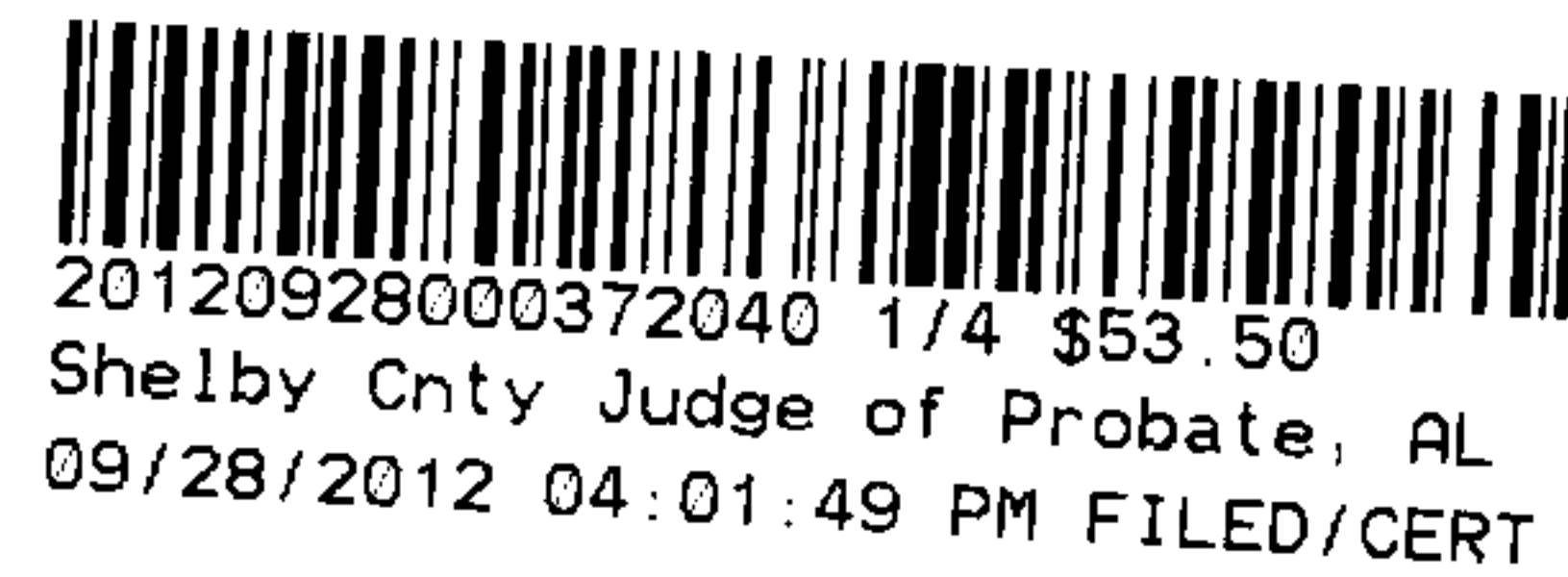


WARRANTY DEED
Joint Tenants with Right of Survivorship

STATE OF ALABAMA
SHELBY COUNTY



KNOW ALL MEN BY THESE PRESENTS, That in consideration of **Thirty Two Thousand, Five Hundred and no/100's Dollars (\$32,500.00)** and other good and valuable consideration to the undersigned grantor,

IRA INNOVATIONS, INC. fbo BRETT WINFORD IRA

(hereinafter referred to a GRANTOR) in hand paid by the GRANTEES the receipt whereof is hereby acknowledged the said GRANTOR does by these presents, grant, bargain, sell and convey unto

GARY L. ROSS and DONNA M. ROSS

(hereinafter referred to as GRANTEES), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 540, according to the Final Plat Riverwoods, 5th Sector, Phase II, as recorded in Map Book 33, Page 24, in the Probate Office of Shelby County, Alabama

This conveyance subject to:

- 1. Taxes for the year 2012 and subsequent years.**
- 2. Easement(s), building line(s) and restriction(s) as shown on recorded map.**
- 3. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, Including release of damages, are not insured herein.**
- 4. Right of Way easement to Southern Natural Gas Corporation recorded in Inst. No. 2001-54741 in the Probate Office of Shelby County, Alabama.**
- 5. Easement to Riverwoods Properties recorded in Inst. No. 20030814000535930.**
- 6. Right of Way for railroad recorded In DT Page 655; Deed Book 11, Page 344; Deed Book 311, Page 301 and Deed Book 311, Page 297 in the Probate Office of Shelby County, Alabama.**
- 7. Restrictions or Covenants recorded in Inst. No. 2002-7338 in the Probate Office of Shelby County, Alabama.**
- 8. Easement to Alabama Power Company recorded in Inst. No. 20040102000000380 and Inst. No. 20040102000000390 in the Probate Office of Shelby County, Alabama.**

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 that 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.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free of all encumbrances, unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will and its successors 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, the said GRANTOR, by its Authorized Representative who is authorized to execute this conveyance has hereunto set its signature and seal this the 27th day of September, 2012.

ATTEST:

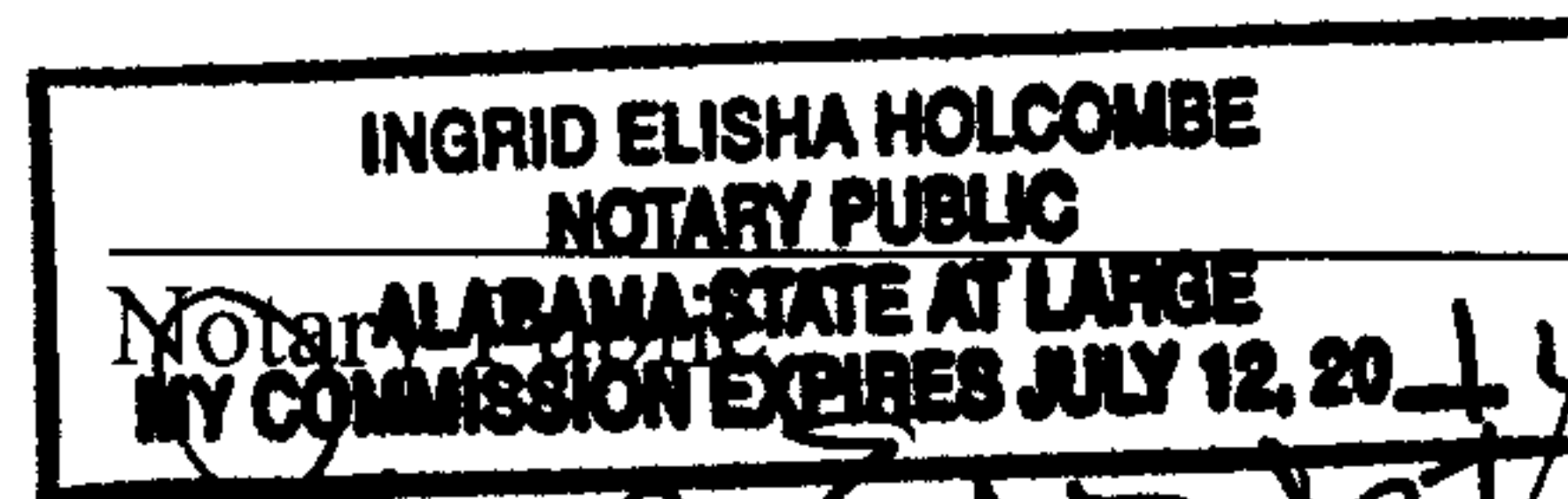
IRA INNOVATIONS, INC. fbo BRETT
WINFORD IRA


It's Authorized Representative

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that William Gulas, whose name as Authorized Representative of IRA Innovations, Inc. fbo Brett Winford IRA, is signed to the foregoing conveyance and who is known to me, acknowledged before me, that, being informed of the contents of the conveyance he, as such Authorized Representative and with full authority executed the same voluntarily for and as the act of said IRA Innovations, Inc. fbo Brett Winford IRA.

Given under my hand and seal this the 27th day of September, 2012.



THIS INSTRUMENT PREPARED BY:
F. Wayne Keith, Attorney
120 Bishop Lane
Pelham, Alabama 35124



20120928000372040 2/4 \$53.50
Shelby Cnty Judge of Probate, AL
09/28/2012 04:01:49 PM FILED/CERT

SEND TAX NOTICE TO:

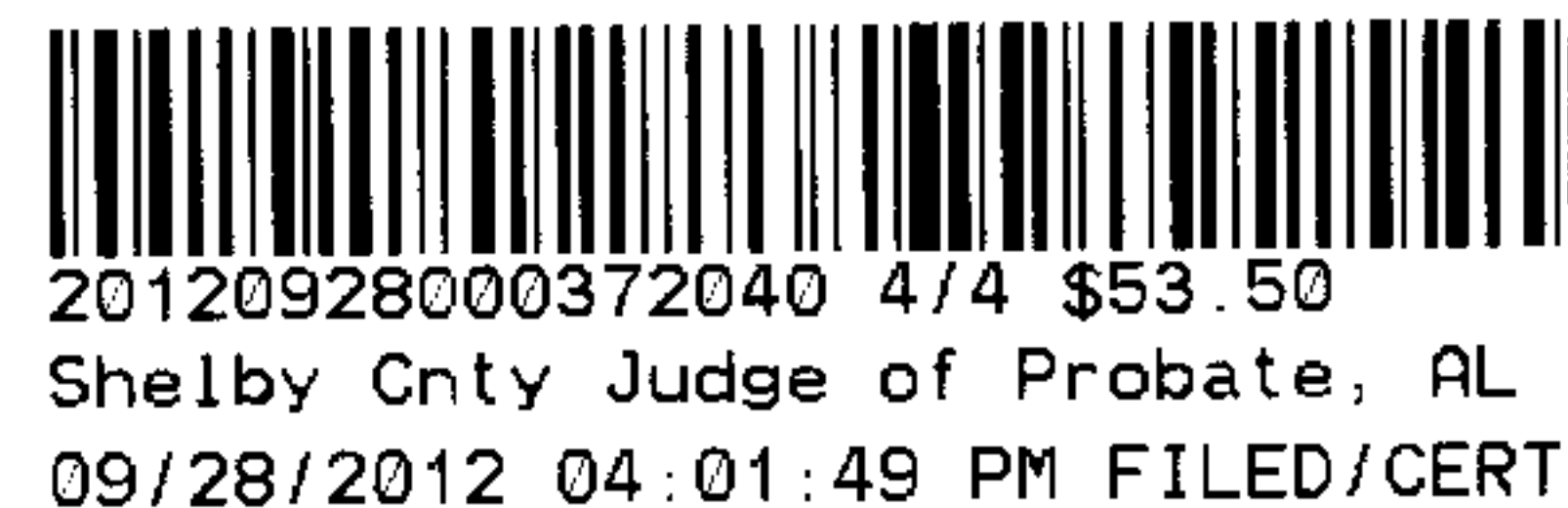
Gary L. Ross

119 Ace Place

Helena, Alabama 35080



20120928000372040 3/4 \$53.50
Shelby Cnty Judge of Probate, AL
09/28/2012 04:01:49 PM FILED/CERT



Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name IRA Innovations Inc.
fbo Brett Winford IRA
Mailing Address 5184 Caldwell Mill Road
Birmingham, AL 35244

Grantee's Name Gary L. Ross
Donna M. Ross
Mailing Address 1572 Highway 1
Bessemer, AL 35022

Properly Address: Lot 540 Riverwoods

Date of Sale: 09-27-12
Total Purchase Price \$32,500.00
or
Actual Value \$
or
Assessor's Market Value \$

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

_____ Bill of Sale
x Sales Contract
x Closing Statement

_____ Appraisal
_____ Other

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

1. Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.
2. Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.
3. Property address - the physical address of the property being conveyed, if available.
4. Date of Sale — the date on which interest to the property was conveyed.
5. Total purchase price - the total amount paid for the purchase of the property, both real and personal being conveyed by the instrument offered for record.
6. Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessors current market value.
7. If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date August 20, 2012

_____ Unattested

x

Print: IRA Innovations Inc fbo Brett Winford IRA
Sign [Signature]
(verified by) (Grantor) Its Authorized Rep.

x

Print: Gary L. Ross
Sign [Signature]
(verified by) (Grantee)

Form RT-1

x

Print: Donna M. Ross
Sign [Signature]
(verified by) (Grantee)