This instrument was prepared by:

Bob Wheat Central Bank of the South P.O. Box 10566 35296 Birmingham, Al

STATE OF ALABAMA

STATUTORY WARRANTY DEED

She1by

COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of the sum of Sixty Four Thousand and no/100----- DOLLARS (\$64,000.00 in hand paid by Bernis C. Howard, Jr. and Mary Ann Howard (hereinafter referred to as "GRANTEE") to Central Bank of the South, an Alabama banking corporation (hereinafter referred to as "GRANTOR") the receipt whereof is hereby acknowledged, the said GRANTOR does by these presents grant, bargain, sell and convey unto the said GRANTEE, for and during their joint lives and upon the death of either of them, then to the survivor of them, together with every contingent remainder and right of reversion, the following described real estate situated in..... County, Alabama, to-wit:

The description of the property being conveyed is attached and marked Exhibit A.

Subject to:

Ad valorem taxes due October 1, 1993.

2. Rights of redemption because of foreclosure.

Less and except any part of subject property thtat lies within the right of way of any road.

Right of way to Alabama Power Company as setforth in Volume 123, page 52,

as recorded in the Probate Office of Shelby County, Alabama.

5. Right of way for private road as setforth in Volume 342, page 314; Volume 350, Page 885 and Revoction #26005, in the Probate Office of Shelby County, Alabama.

Recorded and unrecorded easements, restrictions, rights of way, overlaps

and encroachments, if any, affecting the property.

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TO HAVE AND TO HOLD, to the said 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 to their successors and assigns forever.

IN WITNESS WHEREOF, the GRANTOR has caused this instrument to be executed by its duly authorized officer this the 10th day of June _____, 1993

ATTEST:

CENTRAL BANK OF THE SOUTH

STATE OF ALABAMA **JeffersonCOUNTY**

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Bob Wheat _____, whose name as _____ Vice Vice President of Central Bank of the South, an Alabama banking corporation, 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 this 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 and official seal this the $_10th$ day of $_$ June

2525 6th Way N.W B'ham, JAP

EXHIBIT A - LEGAL DESCRIPTION

Commence at the Northeast corner of the Northeast Quarter of the Southwest Quarter of Section 2, Township 21 South, Range 1 East, Shelby County, Alabama; thence run Westerly along the North line of said Quarter-Quarter, a distance of 1,821.87 feet to point on the North right of way line of a private airstrip runway. thence turn an angle of 141 degrees 56 minutes 30 seconds to the left and run southeasterly along said North line of said runway a distance of 1,025.12 feet to the point of beginning of the property being described; thence continue along last described course a distance of 375.0 feet to a point; thence turn an angle of 116 degrees 31 minutes 38 seconds to the left and run Northerly a distance of 872.65 feet to a point; thence turn an angle of 101 degrees 31 minutes 52 seconds to the left and run 40.0 feet to a point; thence turn an angle of 55 degrees 26 minutes 30 seconds to the left and run southwesterly a distance of 757.53 feet to the point of beginning.

Commence at the Northeast corner of the Northeast Quarter ALSO: of the Southwest Quarter of Section 2, Township 21 South, Range 1 East, Shelby County, Alabama; thence run Westerly along the North line of said Quarter-Quarter a distance of 1,862.14 feet to a point; thence turn an angle of 51 degrees 56 minutes 30 seconds to the left and run Southwesterly a distance of 280.0 feet to the centerline of a dirt public road and the point of beginning of the access easement being described; thence turn an angle of 173 degrees 38 minutes left and run along the centerline of a gravel driveway or road a distance of 146.21 feet to the point of beginning of a curve to the right having a central angle of 90 degrees and a radius of 200.0 feet to the centerline; thence continue along arc of said road on the centerline on arc distance of 314.16 feet to the end of said curve (P.T.); thence turn an angle of 4 degrees 03 minutes left and run along said centerline of said driveway a distance of 685.50 feet to a curve to the left thence turn an angle of 15 degrees 0 minutes left and run a chord distance of 60.0 feet to the end of said curve; thence turn an angle of 31 degrees left and continue along centerline of said driveway a distance of 82.61 feet to the intersection of access easement centerline with the West line of surveyed property and the end of access easement, said easement being 20 feet in width, 10 feet on either side of just described easement.

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Situated in Shelby County, Alabama.

Fel Wekent, V.F.

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