This instrument was prepared by  (Name) Lamar Ham	Send Tax Notice To: Kevin Arthur Polley  name  110 Ivy Brook Drive  address
(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209 Pelham, AL 35124 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR	
STATE OF ALABAMA COUNTY OF Jefferson	KNOW ALL MEN BY THESE PRESENTS,
That in consideration of ONE HUNDRED	SIX THOUSAND FOUR HUNDRED NINETY FIVE AND NO/100

to the undersigned grantor, Regency Development, Inc.

a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said

GRANTOR does by these presents, grant, bargain, sell and convey unto Kevin Arthur Polley and wife, Christine

M. Polley

(herein 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 to-wit:

Lot 86, according to the Survey of Ivy Brook Phase One, as recorded in Map Book 18, page 21 in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements, covenants, restrictions and rights of way of record, mineral and mining rights.

\$ 95,800.00 of the purchase price was provided by a mortgage loan closed simultaneously herewith.

Inst # 1994-21195

07/06/1994-21195
10:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 21.50

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Charles G. Arcara who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of June Regency Development, Inc.

1994

STATE OF Alabama

COUNTY OF Jefferson

the act of said corporation,

ATTEST:

By Charles G. Arcara, Vice President

I, Lamar Ham

State, hereby certify that Charles G. Arcara

whose name as Vice President of Regency Development, Inc.

a Notary Public in and for said County in said

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, he, as such officer and with full authority, executed the same voluntarily for and as

Given under my hand and official seal, this the 30th

day of

June 1994

Lamar Ham Notary Public

MAY COMMISSION EXPIRES NOVEMBER 9, 1997