

This instrument was prepared by

Courtney Mason & Associates PC  
100 Concourse Parkway Suite 350  
Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED NINETY SEVEN THOUSAND & NO/100----  
(\$297,000.00) DOLLARS to the undersigned grantor, Taylor Burton Company, Inc. a  
corporation, (herein referred to as the 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 John P. O'Neill and wife,  
Frances A. O'Neill (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 and right of reversion, the  
following described real estate, situated in Shelby County, Alabama:

Lot 16, according to the Survey of Heatherwood, 4th Sector, 2nd Addition, as  
recorded in Map Book 12, Page 79, in the Probate Office of Shelby County,  
Alabama. Minerals and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and  
rights of way, if any, of record.

\$247,000.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 332 Turnberry Road Birmingham, Alabama 35244

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 it 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 President, Taylor Burton, who is  
authorized to execute this conveyance, hereto set its signature and seal, this the  
28th day of July, 1994.

Taylor Burton Company, Inc., Birmingham, Alabama

By: Taylor Burton

Taylor Burton, President

1994-23842

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

08/01/1994-23842  
09:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 58.50

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state,  
hereby certify that Taylor Burton whose name as the President of Taylor Burton  
Company, Inc., a 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 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 and official seal, this the 28th day of July, 1994

Courtney H. Mason, Jr.  
Notary Public

COURTNEY H. MASON, JR.  
MY COMMISSION EXPIRES  
3-5-95

Inst # 1994-23842