

This instrument was prepared by

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

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 FOUR THOUSAND & NO/100---- (\$204,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, David G. Kennedy and wife, Melissa Kennedy (herein referred to as grantors), do grant, bargain, sell and convey unto Jack D. Usher and wife, H. Ann Usher (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 in Shelby County, Alabama, to-wit:

Lot 2711, according to the survey of Riverchase Country Club, Twenty-Seventh Addition, Residential Subdivision, as recorded in Map Book 11, Page 56 A & B, in the Probate Office of Shelby County, Alabama.

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

\$124,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 2413 Walking Fern, Hoover, Alabama 35242

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators 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, we have hereunto set our hands and seals, this 29th day of September, 1994.

David G. Kennedy
By: *Melissa Kennedy*
his attorney-in-fact (SEAL)
David G. Kennedy

Melissa Kennedy (SEAL)
Melissa Kennedy

State of Alabama) County of Shelby)
I, the undersigned, hereby certify that Melissa Kennedy, a married woman, whose name 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, she executed the same voluntarily on the day of same bears date.
GIVEN UNDER MY HAND THIS 29TH DAY OF SEPTEMBER, 1994.

My Commission Expires: *3/5/95*

[Signature]
Notary Public
COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

State of Alabama) County of Shelby)
I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Melissa Kennedy, whose name as Attorney In Fact for David G. Kennedy 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, she, in her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.
GIVEN UNDER MY HAND THIS THE 29TH DAY OF SEPTEMBER, 1994.

My Commission Expires: *3/5/95*

[Signature]
Notary Public
COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

10/03/1994-30033
11:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 88.50

Inst # 1994-30033