

This instrument was prepared by

(Name) William H. Halbrooks  
 (Address) 704 Independence Plaza  
 Birmingham, Alabama 35209

Wayne L. DuBose  
 1105 Lake Point Court  
 Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR  
 LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA  
 COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Forty-One Thousand, Five Hundred and no/100-----  
 (\$241,500.00) Dollars

to the undersigned grantor, Concept Development Company, Inc. a corporation,  
 (herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the  
 said GRANTOR does by these presents, grant, bargain, sell and convey unto

Wayne L. DuBose and Linda K. DuBose

(herein referred to as GRANTEEES) 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 2021, according to the Survey of Lake Point Estates, 1st Addition, as  
 recorded in Map Book 17, Page 14, in the Probate Office of Shelby County,  
 Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$200,900.00 of the purchase price recited above was paid from a mortgage loan  
 closed simultaneously herewith.

Inst # 1995-00110

01/03/1995-00110  
 12:59 PM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 001 MCD 49.50

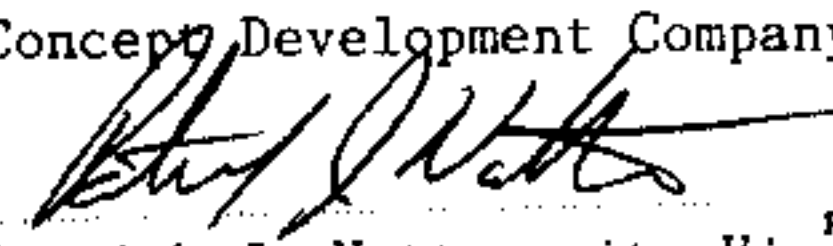
TO HAVE AND TO HOLD. To the said GRANTEEES for and during their joint lives and upon the death of either of  
 them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every con-  
 tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said  
 GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-  
 brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its VicePresident, Patrick J. Natter  
 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 21st day of December 19 94.

ATTEST:

Concept Development Company, Inc.

By  President  
 Patrick J. Natter, its Vice

Secretary


STATE OF Alabama  
 COUNTY OF Jefferson

a Notary Public in and for said County in said

I, the undersigned Patrick J. Natter  
 State, hereby certify that  
 whose name as Vice President of Concept Development 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 21st day of December 19 94.

My commission expires: 4/21/96

  
 William H. Halbrooks  
 Notary Public