

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 THREE HUNDRED TWENTY FIVE THOUSAND & NO/100----  
(\$325,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEES herein, the receipt whereof is acknowledged, we, William D. Moulton and  
wife, Patricia L. Moulton (herein referred to as grantors), do grant, bargain,  
sell and convey unto Richard W. Bonds and wife, Lyda G. Bonds (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, to-wit:

Lot 2032, according to the Survey of Lake Point Estates First Addition, as  
recorded in Map Book 17, page 14, in the Probate Office of Shelby County,  
Alabama. Mineral and mining rights excepted.

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

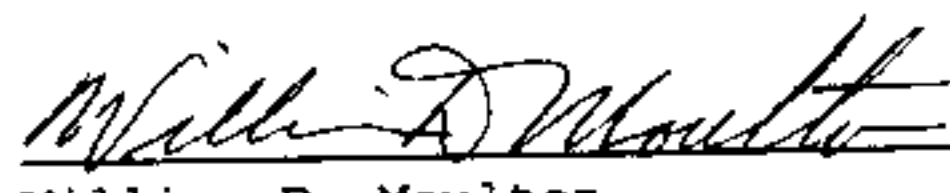
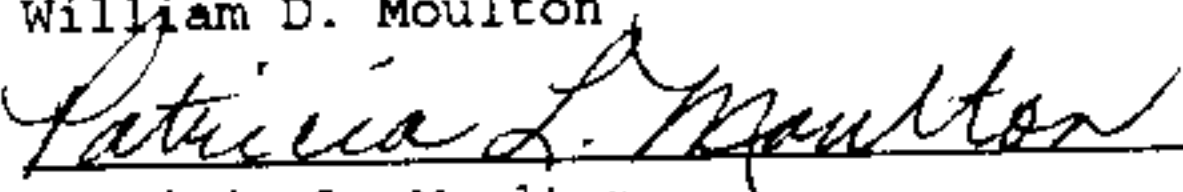
\$260,000.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 1232 Lake Point Drive 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 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 9th day of  
March, 1995.

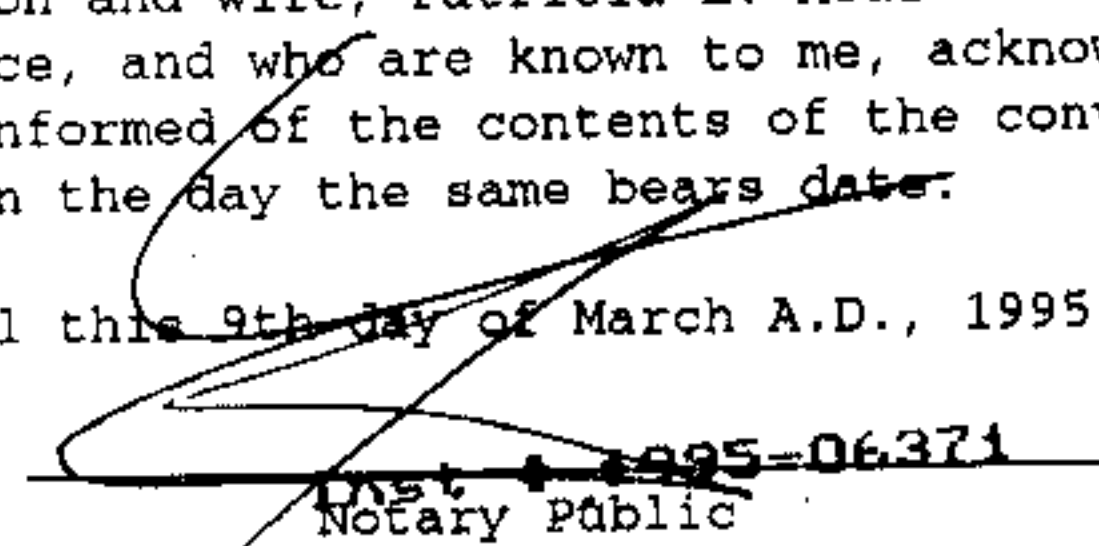
  
William D. Moulton (SEAL)  
  
Patricia L. Moulton (SEAL)

STATE OF ALABAMA  
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,  
hereby certify that William D. Moulton and wife, Patricia L. Moulton whose names  
are signed to the foregoing conveyance, and who are known to me, acknowledged  
before me on this day, that, being informed of the contents of the conveyance,  
they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 9th day of March A.D., 1995

  
Notary Public

03/13/1995-06371  
12:58 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 73.50

Inst # 1995-06371