

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 ONE HUNDRED SIXTY FOUR THOUSAND & NO/100----
(\$164,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Dennis M. King and wife,
Julie Lynn King (herein referred to as grantors), do grant, bargain, sell and
convey unto James Taylor and wife, Ilean Taylor (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:

Inst # 1995-10923

Lot 10, in Block 9, according to the survey of Kerry Downs, a Subdivision of
Inverness, as recorded in Map Book 5 pages 135 and 136, in the Office of the
Judge of Probate of Shelby County, Alabama; being situated in Shelby County,
Alabama.
Mineral and mining rights excepted.

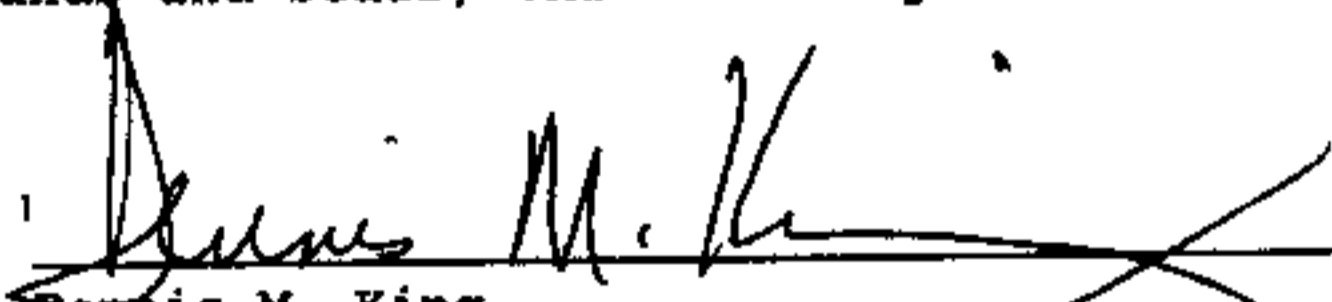
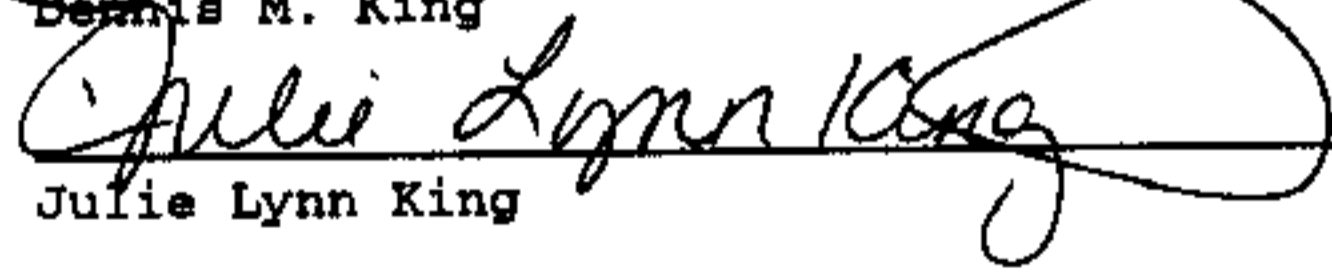
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

GRANTEES' ADDRESS: 3325 Shetland Trace, Birmingham, 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 24th day of
April, 1995.


Dennis M. King (SEAL)

Julie Lynn King (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 Dennis M. King and wife, Julie Lynn King 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 24th day of April A.D., 1995

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

Notary Public

04/27/1995-10923
08:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 172.50