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This instrument was prepared by:

(Name) Mitchell A. Spears
(Address) P. O. Box 119
Montevallo, AL 35115

Send Tax Notice to:

(Name) Richard L. Freeman and Barbara Freeman
(Address) 915 Middle Street
Montevallo AL 35115

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 Sixteen Thousand and 00/100, (\$16,000.00) DOLLARS

to the undersigned grantor Merchants & Planters Bank a corporation,

(herein referred to as 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 Richard L. Freeman and wife, Barbara Freeman (herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED
HEREWITH, AS THOUGH FULLY SET OUT HEREIN.

Inst # 1995-36614

12/21/1995-36614
12:31 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 14.50

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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 J. P. Kelly President,
who is authorized to execute this conveyance, has hereto set its signature and seal(s) this 18th
day of December, 19 95.

Merchants & Planters Bank

ATTEST:

Secretary

By J. P. Kelly President

STATE OF ALABAMA }
SHELBY County }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that J. P. Kelly, whose name as President of Merchants & Planters Bank, 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), (she), 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 18th day of December, 19 95.

5-17-99

My Commission Expires:

Notary Public

Inst # 1995-3661

EXHIBIT "A"

Lots 3 and 4, according to the Amended Map of Shoal Creek Highlands, Second Sector, as recorded in Map Book 16, Page 41 in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

SUBJECT TO:

Property taxes for 1996 and subsequent years.

Mineral and mining rights are not insured.

Permits to Alabama Power company recorded in Real Book 210, Page 424 and Real Book 210, Page 425 in Probate Office.

Restrictions as recorded in Real Book 339, Page 410 in Probate Office.

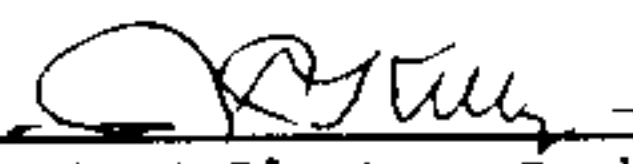
Easement as shown on recorded map of said subdivision as vacated by Instrument No. 1995-35511 recorded in Probate Office of Shelby County, Alabama. (AS TO LOT 4)

A 20 FOOT EASEMENT SPECIFICALLY RESERVED BY GRANTOR ACROSS THE NORTH SIDE OF LOT 4, OF UNIFORM WIDTH, AND EXTENDING FROM THE EAST LINE OF LOT 3 TO THE WEST LINE OF LOT 5 OF SAID SUBDIVISION, FOR THE PURPOSE OF PUBLIC UTILITIES AND SERVICES PROVIDED BY THE CITY OF MONTEVALLO, ALABAMA.

PURCHASE MONEY FIRST MORTGAGE EXECUTED BY GRANTEE HEREIN ON EVEN DATE HEREWITH, IN FAVOR OF MERCHANTS & PLANTERS BANK, IN THE SUM OF \$12,800.00.

Dated:

Dec. 18 1995



Merchants & Planters Bank

By: J. P. Kelly

Its: President

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