

This instrument was prepared by

Courtney Mason & Associates PC  
1904 Indian Lake Drive, Ste 100  
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 NINETY TWO THOUSAND SIX HUNDRED FIFTY & NO/100----  
(\$92,650.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEES herein, the receipt whereof is acknowledged, we, Denman Builders, Inc.  
(herein referred to as grantors), do grant, bargain, sell and convey unto M. Trent  
Phifer and wife, Amy K. Phifer (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 # 1996-10130

Lot 61, according to the Survey of The Meadows, Plat 2, as recorded in Map  
Book 20 page 17 in the Probate Office of Shelby County, Alabama; being  
situated in Shelby County, Alabama.

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

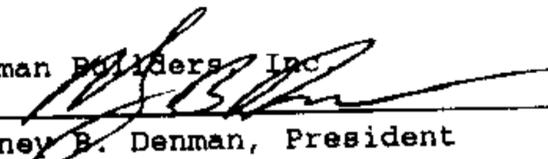
\$90,491.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 211 Jasmine Drive Alabaster, Alabama 35007

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, I have hereunto set my hand and seal, this 27th day of March,  
1996.

Denman Builders, Inc  
By:  (SEAL)  
Rodney B. Denman, President

STATE OF ALABAMA  
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby  
certify that Denman Builders, Inc. 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, he executed the same voluntarily  
on the day the same bears date.

Given under my hand and official seal this 27th day of March A.D., 1996

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

Inst # 1996-10130  
03/28/1996-10130  
09:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 11.00