

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

William D. Ponder, Jr.
2928 Coatbridge Lane
Birmingham, Alabama 35242

Inst # 1996-25987

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Fifty Thousand Nine Hundred and No/100 (\$150,900.00) Dollars and other good and valuable consideration to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

DONDALD M. BARNHILL AND CONNIE S. BARNHILL

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

WILLIAM D. PONDER, JR. AND CHERYL CHERISE PONDER

(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, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 52, in Block 2, according to the Map and Survey of First Addition to Selkirk, as recorded in Map Book 7, Page 149, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

Subject to ad valorem taxes for the current year and thereafter.

\$137,600.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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.

Inst # 1996-25987
08/12/1996-25987
09:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 24.50

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 31st day of July, 1996.

Donald M Barnhill
DONALD M. BARNHILL

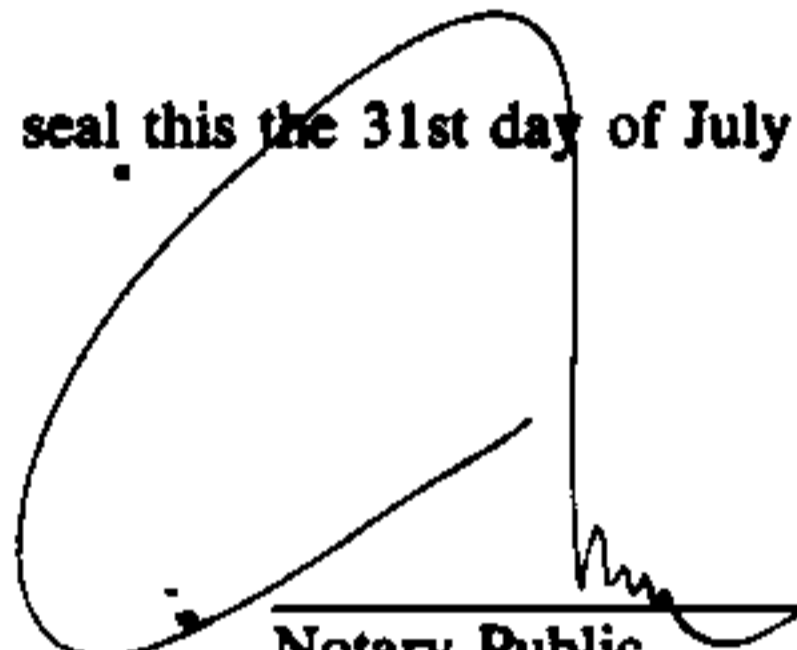
Connie S Barnhill
CONNIE S. BARNHILL

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that DONALD M. BARNHILL AND WIFE, CONNIE S. BARNHILL, 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 seal this the 31st day of July, 1996.



Notary Public

MY COMMISSION EXPIRES: 2/23/2000

Inst # 1996-25987

08/12/1996-25987
09:43 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 24.50