

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

182/04/1997-03655
182/43 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DOUG MEL 93.50

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FOUR HUNDRED TWENTY FIVE THOUSAND & NO/100----
(\$425,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Gary S. Roubin and wife,
Geraldene A. Roubin (herein referred to as grantors), do grant, bargain, sell and
convey unto Jim F. Oros, Jr. and wife, Lisa Frank Oros (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:

Lot 44, according to the survey of Southlake, as recorded in Map Book 11 page
85 A, B & C, 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.


\$340,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.


GRANTEES' ADDRESS: 2007 Riverlake 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 31st day of
January, 1997.



Gary S. Roubin (SEAL)


Geraldene A. Roubin, by and through her
attorney in fact, Gary S. Roubin (SEAL)

State of Alabama) County of Shelby)

I, the undersigned, hereby certify that Gary S. Roubin, a married man, 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 of same
bears date.

GIVEN UNDER MY HAND THIS 31ST DAY OF JANUARY, 1997.

My Commission Expires: 2-20-99

Notary Public

PEGGY I. MURPHREE
MY COMMISSION EXPIRES
2/20/99

State of Alabama) County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that
Gary S. Roubin whose name as Attorney In Fact for Geraldene A. Roubin 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 in his capacity as such Attorney in Fact, executed the same
voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 31ST DAY OF JANUARY, 1997.

My Commission Expires: 2-20-99

Notary Public

PEGGY I. MURPHREE
MY COMMISSION EXPIRES
2/20/99

Inst # 1997-03655