Send Tax Notice To: George T. Wallace and Marlene S. Wallace 4997 Heather Pointe Road Birmingham, AL 35242

> This instrument was prepared by: James W. Fuhrmeister ALLISON, MAY, ALVIS, FUHRMEISTER, KIMBROUGH & SHARP, L.L.C. P. O. Box 380275 Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA COUNTY OF SHELBY)))	KNOW ALL MEN BY THESE PRESENTS,
.		Five Hundred Eighty-Eight Thousand and 00/100 (\$588,000.00) Dolla

ars able consideration to the undersigned Orantors in hand paid by the Orantees herein, the receipt of which is hereby acknowledged, Dennis H. Stephens, a single man (herein referred to as Grantors, whether one or more), do grant, bargain, sell and convey unto George T. Wallace and Marlene S. Wallace, husband and wife (herein referred to as Grantees, whether one or more), as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Exhibit "A" for legal description.

Subject to:

1. Existing easements, restrictions, current taxes, set-back lines, rights of way, limitations, if any, of record.

NOTE: \$400,000.00 of the above consideration was paid from the proceeds of a mortgage filed simultaneously herewith.

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 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 I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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 the 30th day of October, 2001.

Dennis H. Stephens

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Dennis H. Stephens, 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 date the same bears date.

Given under my hand and official seal, this the 30th day of October, 2001.

Notary Public My commission expires:

11/02/2001-47166 06:44 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 202.00 200

COMMITMENT NO.: B14599

Exhibit A LEGAL DESCRIPTION

Situated in the County of Shelby, State of Alabama, and being further described as:

Lot 1, Block 1, according to the Plat of Heather Point (the Second Addition to Kerry Downs), a subdivision of Inverness, as recorded in Map Book 10, Page 87, in the Office of the Judge of Probate of Shelby County, Alabama.

Inst # 2001-47166

11/02/2001-47166
06:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
202.00