

Name: Thomas D. Shuford
Address: P. O. Box 43248; Birmingham, Alabama 35243

STATE OF ALABAMA)
COUNTY OF SHELBY)

DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Eleven Thousand Nine Hundred Seventy (11,970.00) Dollars, to the undersigned GRANTOR, INVERNESS ASSOCIATES, an Alabama General Partnership composed of: FLETCHER PROPERTIES OF ALABAMA, INC., a corporation, REFCO-INVERNESS, INC., a corporation, and 2154 TRADING CORPORATION, a corporation, 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

James Jonakin and wife, Frances J. Jonakin (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 16, Block 1, according to the Plat of Kerry Downs, a subdivision of Inverness, as recorded in Map Book 5, Pages 135-136, in the office of the Judge of Probate of Shelby County, Alabama.

This conveyance is subject to the following:

1. Ad valorem taxes due and payable October 1, 1975.
2. Said property is subject to those protective covenants or restrictions recorded in Miscellaneous Book 5, Page 86 and adoption of its covenants by instrument recorded in Miscellaneous Book 5, Page 625, in the office of the Judge of Probate of Shelby County, Alabama.
3. Easements, rights of way and setback lines of record.

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.

IN WITNESS WHEREOF, the GRANTOR has caused this conveyance to be executed by each partner by their respective duly authorized officers thereunto on this the 3rd day of December 1974

ATTEST:

Thomas D. Shuford
Assistant Secretary

FLETCHER PROPERTIES OF ALABAMA, INC.

By A. H. Wilbur, Jr.
Vice President

ATTEST:

Frederick W. Manner
Asst. Secretary

REFCO-INVERNESS, INC.

By J. Wilbur
President

ATTEST:

Paul A. [Signature]
Asst. Secretary

2154 TRADING CORPORATION

By [Signature]
President

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STATE OF ALABAMA)

COUNTY OF SHELBY)

I, The undersigned, a Notary Public in and for said County, in said State, hereby certify that O. H. Fielder, Jr. whose name as Vice President of Fletcher Properties of Alabama, Inc., a corporation, as General Partner of Inverness Associates, an Alabama General Partnership, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as General Partner of said Inverness Associates.

Given under my hand and official seal, this the 26th day of November, 1974.

Susanna J. Harbison
Notary Public

My Commission Expires October 2, 1978

STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that F. G. Culhane whose name as Vice President of Refco-Inverness, Inc., a corporation, as General Partner of Inverness Associates, an Alabama General Partnership, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as General Partner of said Inverness Associates.

Given under my hand and official seal, this the 25th day of November, 1974.

Caroline C. Culhane
Notary Public

My Commission Expires February 13, 1977

STATE OF GEORGIA)

COUNTY OF DEKALB)

I, Jacqueline K. Harmon a Notary Public in and for said County, in said State, hereby certify that Glen E. Conard, whose name as Vice President of 2154 Trading Corporation, a corporation, as General Partner of Inverness Associates, an Alabama General Partnership, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as General Partner of said Inverness Associates.

Given under my hand and official seal, this the 15th day of November, 1974.

Jacqueline K. Harmon
Notary Public

Notary Public, Georgia, State at Large
My Commission Expires Sept. 7, 1975

19741209000058990 2/2 \$.00
Shelby Cnty Judge of Probate, AL
12/09/1974 12:00:00 AM FILED/CERT

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