

This instrument was prepared by

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WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR - AMERICAN TITLE INS. CO., Birmingham, Alabama

STATE OF ALABAMA

Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ten Thousand & no/100-----DOLLARS
and the assumption of the below described mortgage
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Timothy Wendell Phillips, a single man, and Jo Nell Phillips, a single
(herein referred to as grantors) do grant, bargain, sell and convey unto
woman

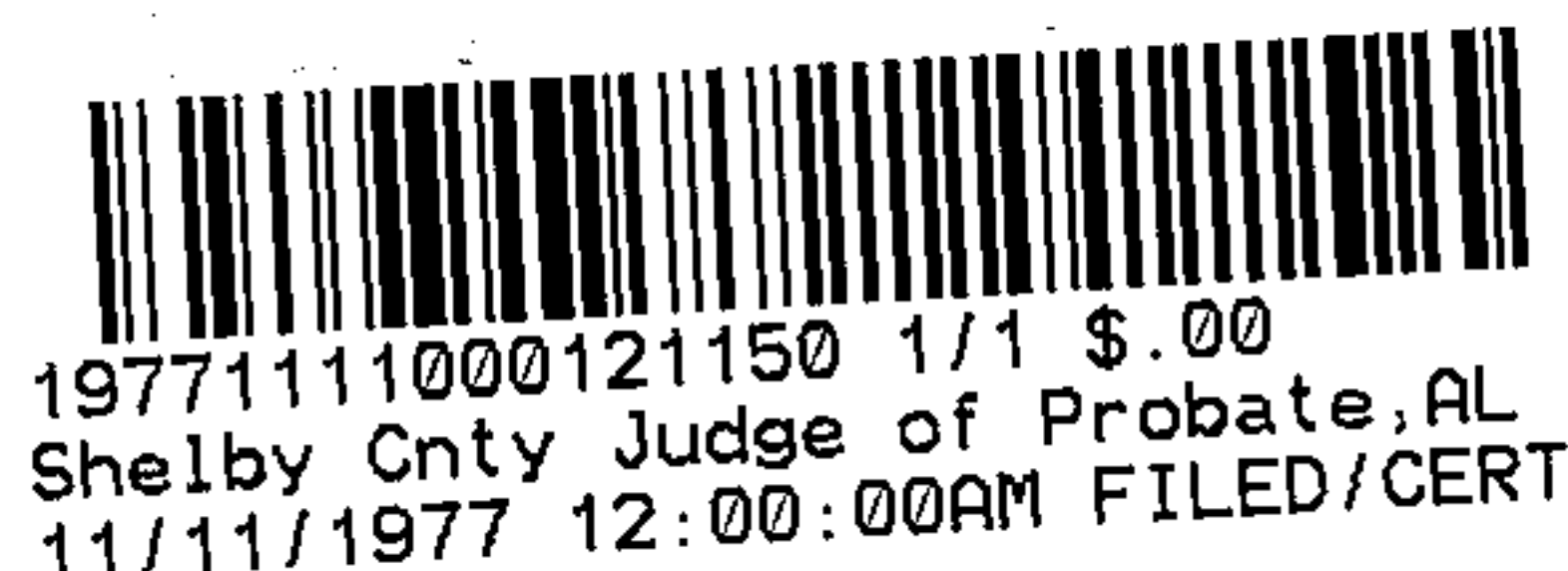
Donald E. Baker and Charlotte C. Baker

(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 30, according to the map and survey of Navajo Hills, Fourth
Sector, as recorded in Map Book 5, page 95, in the Probate
Office of Shelby County, Alabama.

Grantees herein, as part of the purchase price in consideration
for this deed, assume and agree to pay the indebtedness evidenced
by that certain mortgage made by Timothy Wendell Phillips and
wife Jo Nell Phillips to Real Estate Financing, Inc. which
mortgage is recorded in the Office of the Judge of Probate Court
of Shelby County, in Mortgage Record Volume No. 345, page 138.
And for the same consideration Grantees herein hereby assume
the obligations of Timothy Wendell Phillips and wife Jo Nell
Phillips under the terms of the instruments and VA regulations
authorizing, creating and securing the loan to indemnify the
VA to the extent of any claim payment arising from the guaranty
or insurance of the indebtedness above mentioned.

Subject to easements and restrictions 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.

And ~~if~~ (we) do for ~~ourselves~~ (ourselves) and for ~~our~~ (our) heirs, executors, and administrators covenant with the said GRANTEES,
their heirs and assigns, that ~~we~~ (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances,
unless otherwise noted above; that ~~we~~ (we) have a good right to sell and convey the same as aforesaid; that ~~we~~ (we) will and ~~our~~ (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 hand(s) and seal(s), this 28th
day of October, 1977.

WITNESS:

(Seal)

(Seal)

(Seal)

Timothy Wendell Phillips (Seal)

Jo Nell Phillips (Seal)

Deed Vol 7.00 p. 371-295- (Seal)

Rec. 1.50
Gnd 1.09

General Acknowledgment

STATE OF ALABAMA

Shelby COUNTY

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Timothy Wendell Phillips and Jo Nell Phillips
whose name 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 official seal this 28th day of October, A. D., 1977.

Notary Public.