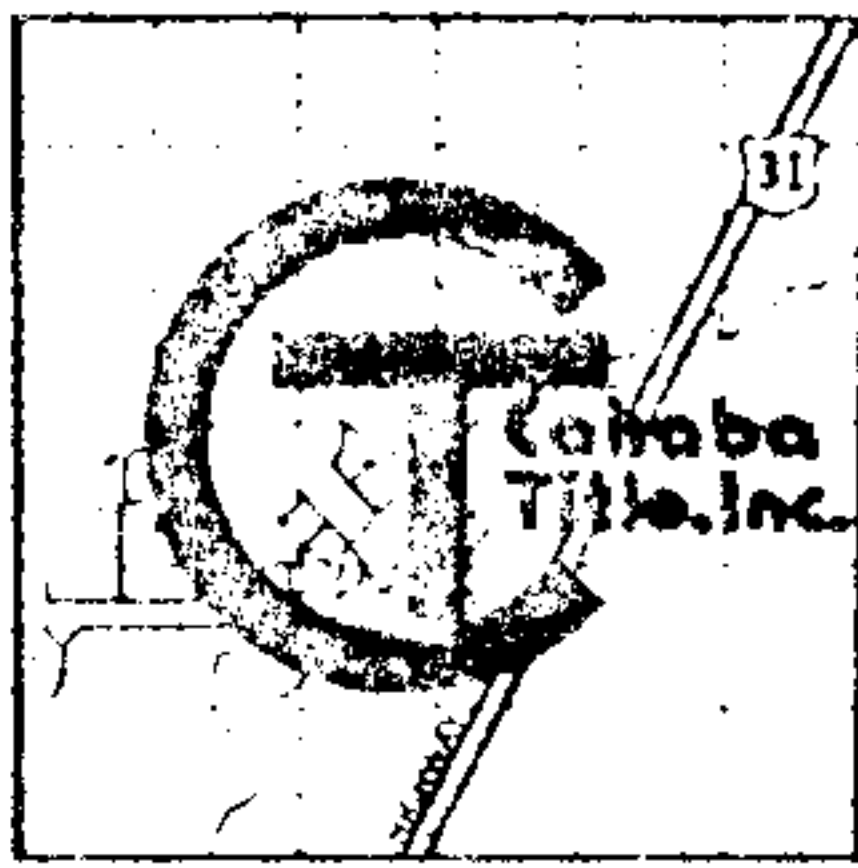


This instrument was prepared by

(Name) Daniel M. Spitler, Attorney  
1970 Chandalar South Office Park  
(Address) Pelham, Alabama 35124



This Form furnished by:

**Cahaba Title, Inc.**

1970 Chandalar South Office Park  
Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

48

STATE OF ALABAMA }  
SHELBY COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixteen Thousand and No/100-----DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
John A. Fraser and wife, Eva L. Fraser  
(herein referred to as grantors) do grant, bargain, sell and convey unto

Charles Brown and wife, Eleanor J. Brown  
(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 1, according to the Survey of Navajo Hills,  
Fourth Sector, as recorded in Map Book 5, Page  
95, in the Office of the Judge of Probate of  
Shelby County, Alabama.

Subject to easements and restrictions of record.

And as further consideration the grantees herein  
expressly assume and promise to pay that certain  
mortgage to Real Estate Financing, Inc., recorded  
in Mortgage Book 341, Page 83, in said Probate  
Office, according to the terms and conditions of  
said mortgage and the indebtedness thereby secured.



19790103000000840 1/1 \$ .00  
Shelby Cnty Judge of Probate, AL  
01/03/1979 12:00:00AM FILED/CERT

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 the 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 noted 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 hand(s) and seal(s), this 28th  
day of December, 1978

WITNESS:

STATE OF ALA. SHELBY CO. (Seal)  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
Dec 24 - 16 00 (Seal)  
1979 JAN 3 AM 8:42 150  
Rec. 1.00 (Seal)

Thomas A. Snowden, Jr. 850  
STATE OF ALABAMA JUDGE OF PROBATE  
SHELBY COUNTY }

John A. Fraser (Seal)  
Eva L. Fraser (Seal)  
Eva L. Fraser (Seal)

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,  
hereby certify that John A. Fraser and wife, Eva L. Fraser  
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 official seal this 28th day of December A. D., 1978