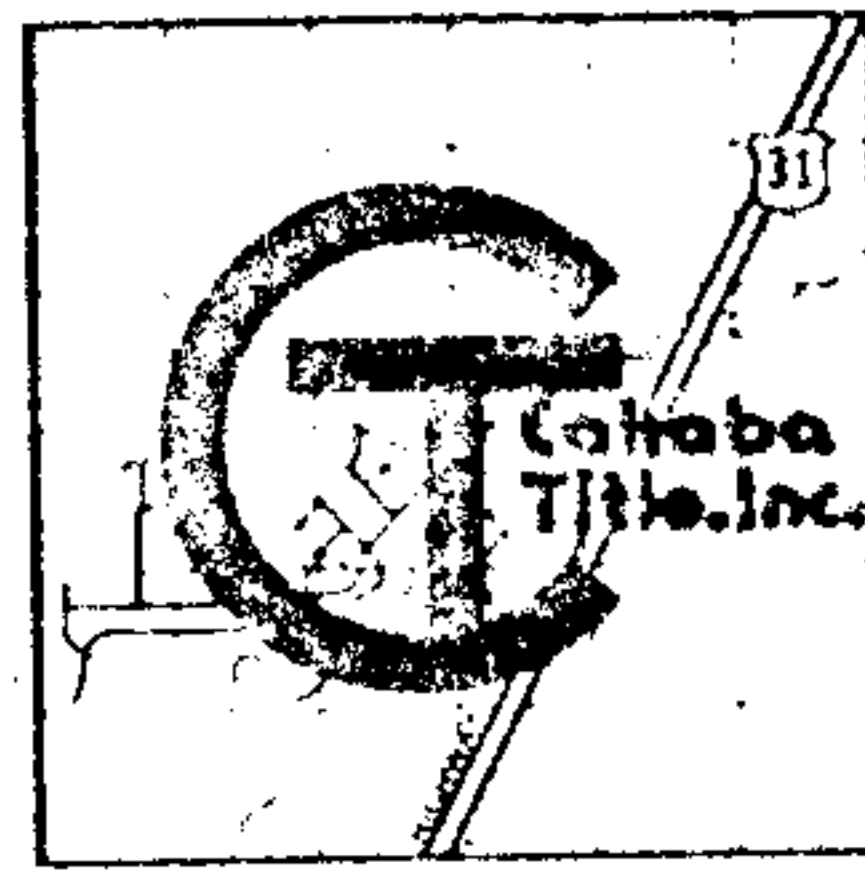


This instrument was prepared by

(Name) Daniel M. Spitler 136
 Attorney at Law
 (Address) 1970 Chandalar South Office Park
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~~

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Fifty Three Thousand Four Hundred and no/100 DOLLARS
 to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
KEITH ALTON KRAMER and wife, LINDA I. KRAMER

(herein referred to as grantors) do grant, bargain, sell and convey unto

RONALD GLEN COCHERELL and wife, DIANE GRAYDON COCHERELL
 (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, Block 2, Cahaba Valley Estates, First Sector, according
 to Map as recorded in Map Book 5, Page 84, in the Probate
 Office of Shelby County, Alabama.

 ALSO, a triangular parcel of acreage which is located in the
 NW $\frac{1}{4}$ of NW $\frac{1}{4}$, Sec. 12, Twp. 20 South, Range 3 West, said
 triangular parcel of acreage being more particularly described
 as follows: From the Northwest corner of said Lot 1, Block 2,
 run in a Southeasterly direction along the West line of said
 lot for a distance of 188.45 feet to the Southwest corner of
 said lot; thence turn an angle to the right of 126 deg. 40'
 and run Northwesterly for a distance of 33.62 feet; thence
 turn an angle to the right of 62 deg. 26' and run Northerly
 for a distance of 170.52 feet to the point of beginning.
 Subject to easements and restrictions of record.

 \$51,200.00 of the purchase price recited above was paid from a
 mortgage loan closed simultaneously herewith.

 19790105000001880 1/1 \$.00
 Shelby Cnty Judge of Probate, AL
 01/05/1979 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 3rd
 day of January, 19 79.

WITNESS:

 STATE OF ALA. SHELBY CO.
 I CERTIFY THIS
 INSTRUMENT WAS FILED

 1979 JAN 5 AM 8:23
 (Seal)

 Thomas A. Snowden, Jr.
 JUDGE OF PROBATE (Seal)

 Recd 2.50
 Recd. 1.50
 Ind. 1.00
 5.00

 STATE OF ALABAMA
 SHELBY COUNTY

General Acknowledgment

 I, the undersigned, a Notary Public in and for said County, in said State,
 hereby certify that Keith Alton Kramer and wife, Linda I. Kramer
 whose name S 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 3rd day of January, A. D., 19 79.