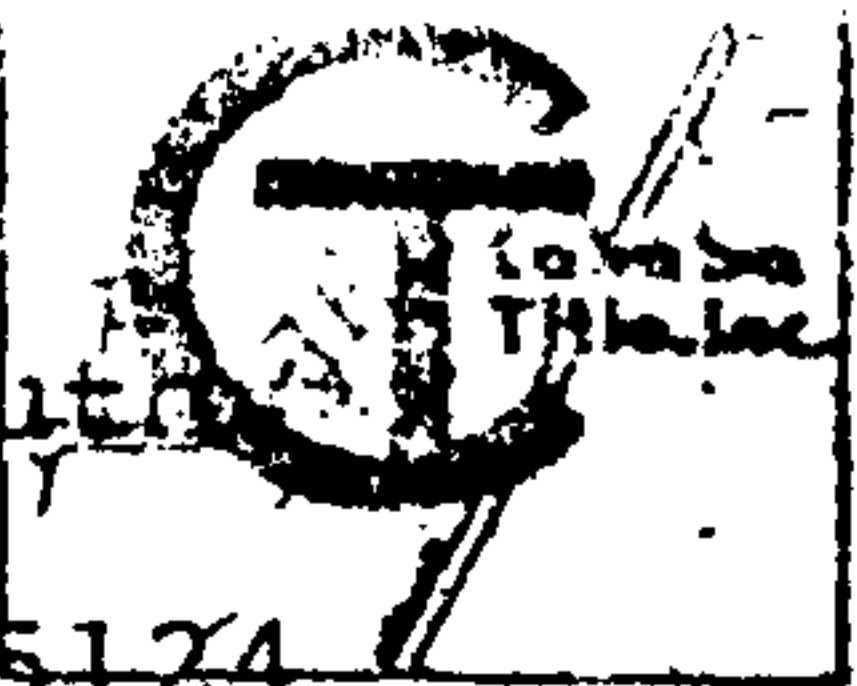


(Name) Daniel M. Spitler

(Address) 1970 Chandalar South

Office Park

Pelham, Alabama 35124



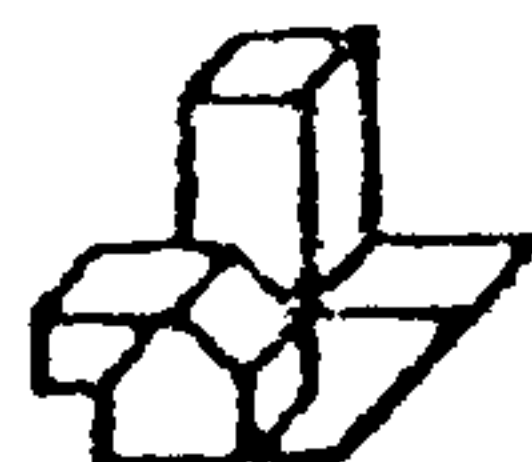
Cahaba Title, Inc.

Highway 31 South at Valleydale Road

P O Box 689

Pelham, Alabama 35124

Telephone 988-5600



AGENT FOR

ST PAUL TITLE

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,



19800723000080420 Pg 1/1 .00
Shelby Cnty Judge of Probate, AL
07/23/1980 00:00:00 FILED/CERTIFIED

That in consideration of Eight Thousand Seven Hundred Fifty and no/100-----DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Robert M. Roan & wife, Kathy Roan a/k/a Kathryn A. Roan

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

Billy L. Stell and wife, Flora E. Stell

(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 10 in Block 2, according to the Map of Bermuda Hills, 1st Sector as recorded in Map Book 6, Page 1, in the Probate Office of Shelby County, Alabama.

Subject to easements and restrictions of record.

Mineral and mining rights excepted.

And as further consideration the grantees herein expressly assume and promise to pay that certain mortgage to Real Estate Financing recorded in Volume 369 Page 628 and assigned to City Federal Savings & Loan in Misc. Volume 22, Page 404, Probate Office, according to the terms and conditions of said mortgage and the indebtedness thereby secured.

And as further consideration the grantees herein expressly assume and promise to pay that certain second mortgage to Alabanc Financial recorded in Volume 383 Page 469, Probate Office, according to the terms and conditions of said mortgage and the indebtedness thereby secured.

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, they their 21st day of July, 1980, have hereunto set hand(s) and seal(s), this

WITNESS: *Deed Tax 9.00*
Rec. 1.50 (Seal)
Ind. 1.00
JUL 23 AM 8:18
11.50 (Seal)
(Seal)

Robert M. Roan (Seal)
Robert M. Roan
Kathryn A. Roan (Seal)
Kathryn A. Roan
(Seal)

STATE OF ALABAMA
SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Robert M. Roan and wife, Kathryn A. Roan a/k/a Kathy Roan 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 21st day of July A. D., 1980

Daniel M. Spitler
Daniel M. Spitler
Notary Public.