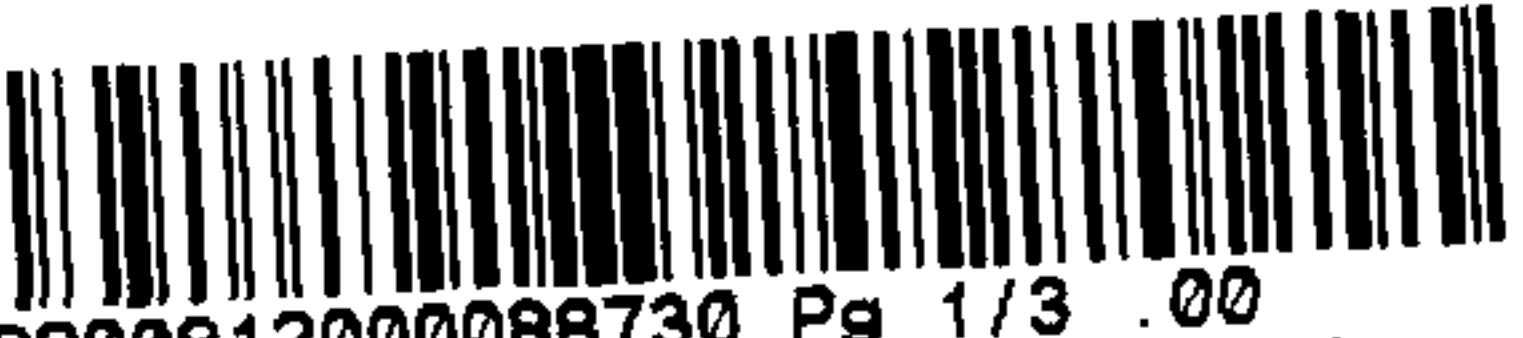


STATE OF ALABAMA)

SHELBY COUNTY)



19800812000088730 Pg 1/3 .00
Shelby Cnty Judge of Probate, AL
08/12/1980 00:00:00 FILED/CERTIFIED

In consideration of one hundred dollars (\$100.00) and other good and valuable considerations paid to The First National Bank of Birmingham, a national banking association, (hereinafter called Grantor) by Ronald C. Fowler and Andrea Lea Fowler (hereinafter called Grantees), the receipt of which the Grantor hereby acknowledges, the Grantor does hereby grant, bargain, sell and convey unto the 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:

Lot 14, according to the survey of Willow Ridge Addition to Indian Springs as recorded in Map Book 7, page 76 in the Probate Office of Shelby County, Alabama.

This conveyance is made subject to: (1) real estate ad valorem taxes for the tax year ending September 30, 1980; (2) the 35-foot building line as shown on said recorded survey; (3) 7.5-foot easement on northeast side of said Lot 14, as shown on said recorded survey; (4) right-of-way to South Central Bell Telephone & Telegraph Company granted by instrument recorded in Volume 313, page 707; (5) all existing rights-of-way, encroachments, party walls, building restrictions, zoning laws and regulations, recorded and/or unrecorded easements, deficiency in quantity of ground, overlaps, overhangs, any discrepancies or conflicts in boundary lines and any matters not of record, if any, which would be disclosed by an inspection and survey of the above described real estate; (6) all rights of redemption arising out of, or in connection with, the foreclosure of two mortgages on the above described real estate, which mortgages were executed by Robert Freeman Company, Inc. to The First National Bank of Birmingham, were recorded in Book 382, page 613 and in Book 383, page 936 and were foreclosed on March 17, 1980, said real estate was sold to the

BOOK . 327 PAGE 903

LAND TITLE COMPANY OF ALABAMA

317 N. 20TH STREET, BIRMINGHAM, ALABAMA 35203

Grantor at said foreclosure sale and was conveyed to the Grantor by a deed recorded in Book 325, page 831. (When an instrument is referred to herein as recorded, it is recorded in the office of the Judge of Probate of Shelby County, Alabama).

To have and to hold to the 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.

Sixty-six thousand six hundred dollars (66,600.00) of the purchase price of the above described real estate was paid from the proceeds of a mortgage loan, made by the Grantor to the Grantees, closed simultaneously with the delivery of this deed.

The Grantor is not making any warranty, express or implied, in connection with the present or future condition of the above described real estate or the house or other improvements located thereon; said real estate, house and improvements are being conveyed to the Grantees in their "as is" condition.

In witness whereof, The First National Bank of Birmingham has caused this instrument to be executed by its duly authorized corporate officer, on this 31st day of July, 1980.

Attest

Mark C. Gentry
Its Real Estate Loan Officer

The First National Bank of
Birmingham

By Raymond W. Smith
Its Vice President

BOOK 327 PAGE 904

STATE OF ALABAMA)
JEFFERSON COUNTY)

19800812000088730 Pg 3/3 .00
Shelby Cnty Judge of Probate, AL
08/12/1980 00:00:00 FILED/CERTIFIED

BOOK 327 PAGE 905

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Raymond J. Reinhardson whose name as Vice President of The First National Bank of Birmingham, a national banking association, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and seal of office this 31st day of July, 1980.


Notary Public
NOTARY MUST AFFIX SEAL
Notary Public, Alabama State at Large
My Commission Expires April 4, 1981
Bonded by St. Paul Fire & Marine Insurance Co.

See mtg. 404-703
1980 AUG 12 AM 10:26
Rec. 750
Rec. 450
Inf. 100
1300

THIS INSTRUMENT PREPARED BY:
FRANK C. GALLOWAY, JR.
CABANISS, JOHNSTON, GARDNER, DUMAS AND O'NEAL
1900 First National-Southern Natural Bldg.
Birmingham, Alabama 35203