STATE OF ALABAMA)

SHELBY COUNTY

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 Michael G. Phillips and Janis L. Phillips (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 29, according to the Survey of The Willow Ridge Addition to Indian Springs as recorded in the office of the Judge of Probate of Shelby County, Alabama in Ma; Book 7, page 76.

This conveyance is made subject to: (1) real estate ad valorem taxes for the tax year ending September 30, 1981; (2) 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; (3) building line and easements as shown by the recorded Survey; (4) utility easement granted by the instrument recorded in Volume 214, page 613; (5) right-ofway granted to South Central Bell Telephone & Telegraph Company by the instrument recorded in Volume 313, page 707.

(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.

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In witness whereof, The First National Bank of Birmingham has caused this instrument to be executed by its duly authorized corporate officer, on this July, 1981.

> 198108120000087980 Pg 2/2 .00 Shelby Cnty Judge of Probate, AL 08/12/1981 00:00:00 FILED/CERTIFIED

k. 1 2 2 4

Its

Its/Vice President

BIRMINGHAM

THE FIRST NATIONAL BANK OF

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STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that 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 day of July, 1981.

> Notary Public, Alabama State at Large My Commission Expires December 12, 1984

Bonded by St. Paul Fire & Marine Insurance Co.

MUST AFFIX

1981 AUS 12 AM 9: 04

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