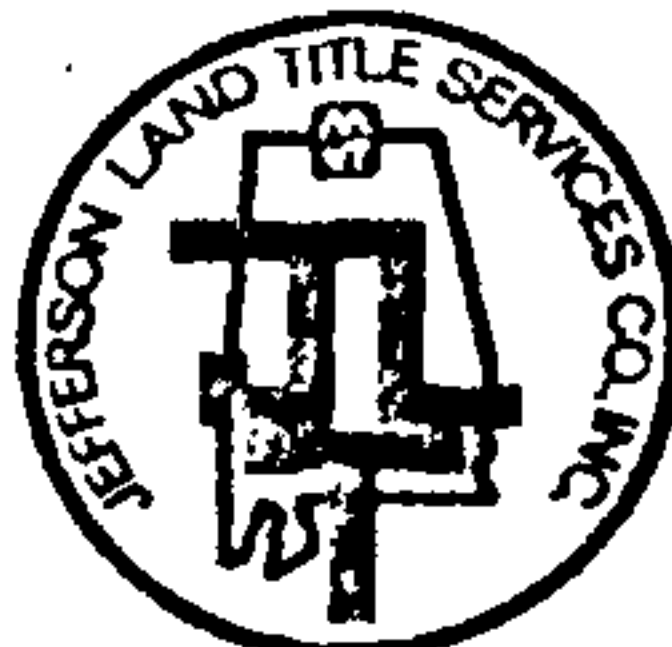


This instrument was prepared by

(Name) Douglas Corretti
Corretti & Newsom
(Address) 1804 7th Avenue North
Birmingham, AL 35203



Jefferson Land Title Services Co., Inc.

318 21ST NORTH • P. O. BOX 10481 • PHONE (205) 328-0

BIRMINGHAM, ALABAMA 35201

AGENTS FOR

Mississippi Valley Title Insurance Company

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR-

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS.

19811015000110240 Pg 1/1 00
Shelby Cnty Judge of Probate, AL
10/15/1981 00:00:00 FILED/CERTIFI

That in consideration of (\$35,554.16) Thirty-five Thousand Five Hundred Fifty-four & 16/100 DOLLARS and the assumption of the hereinafter described mortgage

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Charles Shelton Waters and wife, Joyce Ann Waters

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

Howard C. McGuirk and Jo Ellen R. McGuirk

(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 9, according to the Survey of Quail Run, as recorded in Map Book 7, Page 22, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO: (1) Ad valorem property taxes for the year 1982. (2) All minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on, and under subject property. (3) Easements and building line as shown on recorded map. (4) Restrictions appearing of record in Misc. Book 22, Page 638. (5) Alabama Gas Corp. easement as shown on recorded map and in Deed Book 206, Page 21. (6) Right of way granted to Alabama Power Company by instrument(s) recorded in Deed Book 101, Page 523 and Deed Book 216, Page 103. (7) Agreement with Alabama Power Company in Misc. Book 22, Page 834 and as to restrictive covenants as to underground residential distribution in Misc. Book 22, Page 841.

Grantees herein expressly agree and promise to pay that certain mortgage executed by Charles Shelton Waters and Joyce Ann Waters to Engel Mortgage Company, Inc., in the amount of \$60,000.00, dated October 30, 1979, filed for record November 1, 1979, recorded in Mortgage Book 397, Page 898 and transferred and assigned to The First National Bank of Birmingham by instrument recorded in Misc. Book 33, Page 983, according to the terms and conditions contained therein and the indebtedness secured thereby.

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 14th day of October, 1981.

WITNESS:

Deed Tax 36.00 (Seal)
Rec 1.50
Ind 100.1981 OCT 15 AM 8:31
38.50

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA
JEFFERSON COUNTY

General Acknowledgment

I, the undersigned hereby certify that Charles Shelton Waters and wife, Joyce Ann Waters, a Notary Public in and for said County, in said State, whose name is 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 14th day of October, A. D., 1981.