This instrument prepared by

(Name) Robert O. Driggers, Attorney

(Address) 1736 Oxmoor Road, Birmingham, AL 35209

STATUTORY

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

LAND TITLE COMPANY OF ALABAMA, Birmingham Alabama

STATE OF ALABAMA
COUNTY OF JEFFERSON } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THOUSAND AND NO/100----------DOLLARS

to the undersigned grantor, Birmingham Trust National Bank, a national banking associatio (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

GLEN L. JERMSTAD and MERLE K. JERMSTAD

(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:

Lot 4, Block 6, according to the survey of Applecross, a subdivision of Inverness as recorded in Map Book 6, page 42 A & B, in the Probate Office of Shelby County, Alabama.

This conveyance is subject to the following:

1. Taxes due in the year 1982 and thereafter.
2. 10' Easement on north, south and west as shown by recorded map.
3. Easement for Alabama Power Company recorded in Vol. 291, page 386; Misc. Vol. 10, page 558; Vol. 293, page 755, in the Probate Office of Shelby County, Alabama.
4. Restrictions recorded in Misc. Vol. 10, page 557; Misc. Vol. 10, page 515, Misc. Vol. 13, page 154 and Misc. Vol. 17, page 183, in said Probate Office.

$90,000.00 of the consideration recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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

1982 JUL 15 AM 10:57

Thomas A. Lamar
JUDGE OF PROBATE

Deed 10.00
Rec. 1.50
Ded. 1.00
12.50

Sec Mtg 421-840

BOOK 341 PAGE 70

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. [illegible]

[illegible]

IN WITNESS WHEREOF, the said GRANTOR, by its Sr. Vice President, W. Guy Warren who is authorized to execute this conveyance, has hereto set its signature and seal, this the 1st day of July 19 82

ATTEST:

Secretary

BIRMINGHAM TRUST NATIONAL BANK
A National Banking Association

By W. Guy Warren
W. GUY WARREN, Senior Vice Preside

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned a Notary Public in and for said County in said State, hereby certify that W. Guy Warren whose name as Sr. Vice President of Birmingham Trust National Bank, a national banking association, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, 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 official seal, this the 1st day of July 19 82

Patricia H. Lowe
Notary Public

My Commission Expires Dec. 11, 1982