This instrument was prepared by

DANIEL M. SPITLER (Name)

Attorney at Law

1972 Chandalar Office Park (Address)

Pelham, Alabama 35124

This Form furnished by:

Cahaba Title. Inc.

1970 Chandalar South Office Park Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

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

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Sixty Five Thousand and no/100 (\$165,000.00) DOLLARS

Shelby Homes, Inc. to the undersigned grantor, (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

Thomas Michael Milko and Mary Elizabeth Milko

(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, Shelby County, Alabama, to-wit: situated in

Lot 53, according to the Survey of Riverchase Country Club, Third Addition, as recorded in Map Book 7 Page 53 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

(1) Taxes for 1982.

Public utility easements as shown by recorded plat, including 10' easement on the East (2) and North sides of lot.

Restrictions, covenants and conditions as set out in Misc. Book 25 Page 621, and amended by Misc. Book 17 Page 550, and Misc. Book 14 Page 536, and in Deed Book 323, Page 631, 9 MCD. in Probate Office.

Right-of-way to Alabama Power Company in Deed Book 312 Page 606.

Agreement with Alabama Power Company regarding transmission recorded in Misc. Book 25 Page 614.

Minerals and mining rights and rights and privileges pertaining thereto and as set out in Deed Book 127 Page 140, Deed Book 111 Page 625 and Deed Book 121 Page 294, and subsequent leases of record.

Restrictions and conditions as set out in Deed Book 323 Page 631 in Probate Office.

\$120,000,00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, 19 82 2nd day of August who is authorized to execute this conveyance has hereto set its signature and seal, this the

ATTEST:

160 SHELBY HOMES, INC.

ALABAMA SI A. S. Landen, S. JUBSE OF PROBATS STATE OF SHELBY COUNTY OF

the undersigned

a Notary Public in and for said County in said

F. Reid Long State, hereby certify that Shelby Homes, Inc. President of a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being whose name as 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 corporation,

2nd

Given under my hand and official scal, this the

August day of

Form ALA-33

Daniel M. Snitler