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This instrument was prepared by:

(Name) Daniel M. Spitler, Attorney
(Address) 108 Chandalar Drive
Pelham, Alabama 35124

Send Tax Notice to:

(Name) Mr. Robert T. Andrews
(Address) 2514 Chandawood Lane
Pelham, Alabama 35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTEEN THOUSAND SEVEN HUNDRED AND NO/100 (\$15,700.00) ---- DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
RICHARD ARNOLD WALKER and wife, DEBORAH B. WALKER
(herein referred to as grantors) do grant, bargain, sell and convey unto

ROBERT T. ANDREWS and wife, MARIANNE K. ANDREWS
(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 264, according to the survey of Chandalar South, Sixth Sector, as recorded in
Map Book 7 page 50, in the Office of the Judge of Probate of Shelby County, Alabama;
being situated in Shelby County, Alabama.

SUBJECT TO:

Building setback line of 35 feet reserved from Chandawood Lane as shown by plat.
Public utility easements as shown by recorded plat, including a 10 foot easement on
the Southwesterly side.

Restrictions, covenants and conditions as set out in instrument recorded in Misc.
Book 24 page 890 in Probate Office of Shelby County, Alabama.

Transmission Line Permit to Alabama Power Company as shown by instrument recorded in
Deed Book 234 page 659; Deed Book 179 page 375 and Deed Book 312 page 159 in Probate
Office of Shelby County, Alabama.

Agreement with Alabama Power Company as to underground cables recorded in Misc. Book
25 page 742 and covenants pertaining thereto recorded in Misc. Book 25 page 747 in
Probate Office of Shelby County, Alabama.

Mineral and mining rights if not owned by Grantor.

Grantees herein, as part of the purchase price and consideration for this deed,
assume and agree to pay the indebtedness evidenced by that certain mortgage made by
Richard Arnold Walker and wife, Deborah B. Walker to Colonial Mortgage Company dated
December 21, 1978 which mortgage is recorded in the Office of the Judge of Probate
Court of Shelby County, Alabama, in Mortgage Book 386 page 849. And for the same
consideration Grantees herein hereby assume the obligations of Richard Arnold
Walker, under the terms of the instruments and VA Regulations authorizing, creating,
and securing the loan to indemnify the VA to the extent of any claim payment arising
from the guaranty or insurance of the indebtedness above mentioned.

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 for 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 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 16th
day of January, 19 88

WITNESS

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
88 JAN 20 AM 10:36

Richard Arnold Walker (Seal)
Deborah B. Walker (Seal)

STATE OF ALABAMA

SHELBY

JUDGE OF PROBATE
COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Richard Arnold Walker and wife, Deborah B. Walker
whose names 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 16th day of January, A.D., 19 88

1/25/90

Commission Expires:

Notary Public