This instrument was prepared by

COURTNEY H. MASON, JR. 2032 Valleydale Road Birmingham, Alabama 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SEVENTY ONE THOUSAND & 00/100--- (\$71,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the 'receipt whereof is acknowledged, we, Frank L. Russo and wife, Muriel L. Russo (herein referred to as grantors), do grant, bargain, sell and convey unto Gregory W. Coker and wife, Jean M. Coker (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 4, in Block 5, according to the survey of Bermuda Hills, Third Sector, as recorded in Map Book 7 page 15 in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$61,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1027 9th Avenue South West, Alabaster, Alabama 35007

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 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 stated 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 hands and seals, this 28th day of October, 1988.

STATE OF ALA. SHELBILL INSTRUMENT WAS FILE. 88 NOV -1 AH 11: 55 State JURGEAL abama

1. Deed Tax \$ 2000 2. Mtg. fax 3. Recording Fee. Q

4. Indexing Fee TOTAL

(SEAL) Muriel L. Russo By and Through Her Attorney-In-Fact, Frank L. Russo

(SEAL)

County of Shelby I, the undersigned, in and for said County in said State, hereby certify that Frank L. Russo, a married man, whose name 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 executed the same voluntarily on the day the same bears date. GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 20TH DAY OF OCTOBER, 1988.

Notary Public

State of Alabama ) County of Shelby )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Frank L. Russo, whose name as Attorney in Fact for Muriel L. Russo, 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, in his capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date. GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 28TH DAY OF TOTOBER, 1988.

My Commission Expires 3/10/91