

This instrument was prepared by

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

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

STATE OF ALABAMA  
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED NINETY FIVE THOUSAND & 00/100---  
(\$195,000.00) DOLLARS to the undersigned grantor, Ray Bailey Construction Co., Inc  
a corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES  
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by  
these presents, grant, bargain, sell and convey unto Richard M. Kroviak and wife,  
Nancy Kroviak (herein referred to as GRANTEEES) 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:

BOOK 211 PAGE 960

Lot 2706, according to the Survey of Riverchase Country Club, 27th Addition,  
Residential Subdivision, as recorded in Map Book 11 page 56 A & B in the  
Probate Office of Shelby County, Alabama; being situated in Shelby County,  
Alabama. Mineral and mining rights excepted.

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

\$105000 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 2408 Walking Fern Birmingham, Al 35244

TO HAVE AND TO HOLD to the said GRANTEEES 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 it 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 GRANTEEES, their heirs,  
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Ray Bailey, who is  
authorized to execute this conveyance, hereto set its signature and seal, this the  
31st day of October, 1988.

1. Doc. Fee \$ 90.00

2. Mig. Tax

3. Recording Fee 2.50

4. Indexing Fee 1.00

TOTAL 93.50

STATE OF ALABAMA  
I CERTIFY THIS  
INSTRUMENT WAS FILED

88 NOV -2 PM 1:06

JUDGE OF PROBATE

Ray Bailey Construction Co., Inc

By: Ray Bailey  
Ray Bailey, President

STATE OF ALABAMA  
COUNTY OF SHELBY COUNTY

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said state,  
hereby certify that Ray Bailey whose name as the President of Ray Bailey  
Construction Co., Inc, a corporation, 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 corporation.

Given under my hand and official seal, this the 31st day of October, 1988

Notary Public