

This instrument was prepared by:

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Attorney at Law
325 Park Place Tower
Birmingham, Alabama 35205

918

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 Thousand, Five Hundred and no/100's (\$102,500.00) Dollars

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

JAMES T. BUSBY and DIANE L. BUSBY, AS HUSBAND & WIFE

(HEREIN REFERRED TO AS GRANTORS) do grant, bargain, sell and convey unto

JERRY F. MCWILLIAMS AND SHERYL R. MCWILLIAMS

(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 1, in Block 7, according to the Map and Survey of Indian Springs Ranch, as recorded in Map Book 4, Page 29, in the Probate Office of Shelby County, Alabama.

Subject to: all restriction, easements, building lines and right of ways of record.

Subject to: Riparian and other rights created by the fact that the subject property fronts on Camp Valley Creek.

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 we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs,

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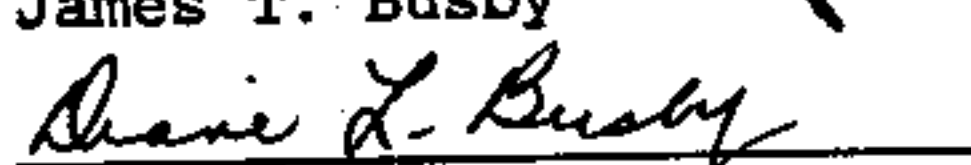
\$ 60,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

James T. Busby
Southeast Special Risks, Inc.
2101 Magnolia Avenue, Suite 222
P.O. Box 55375
Birmingham, AL. 35255

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 seal this the 11th day of January, 1989.

WITNESS:


James T. Busby

Diane L. Busby

STATE OF ALABAMA }

JEFFERSON COUNTY }

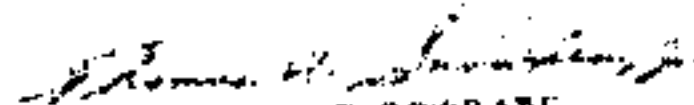
I, Stella Jean Davis, a notary public, in and for said County, in said State, hereby certify that James T. Busby and Diane L. Busby whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11 day of January, 1989.


Notary Public

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

89 JAN 13 AM 9:32


JUDGE OF PROBATE

1. Deed Tax \$ 42.50
2. Mtg. Tax
3. Recording Fee 5.00
4. Indexing Fee 1.00
TOTAL 48.50