Value 5,000.00

WARRANTY DEED, JOINT WITH RIGHT OF SURVIVORSHIP

Send Tax Notice To: Ralph E. Chappell and Barbara Geraldine Chappell

STATE OF ALABAMA)

c/o Route 1, Box 2715 Shelby, Alabama 35143

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of the sum of ONE HUNDRED AND 00/100 (\$ 100.00) DOLLARS, AND OTHER GOOD AND VALUABLE CONSIDERATION, to the undersigned Grantors, in hand paid by the Grantees herein, the receipt whereof is hereby acknowledged, we, JOHN W. WILDER AND WIFE, PEGGY J. WILDER AND REED WHITE, SR. AND WIFE, BARBARA WHITE, herein referred to as Grantors, do grant, bargain, sell and convey unto, RALPH E. CHAPPELL AND BARBARA GERALDINE CHAPPELL, herein referred to as Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 11-A, of a Re-Survey of Lot 11, according to the Map and Survey of Wildwood Shores, 1st Sector, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Map Book 13, Page 62.

Subject to: 1. Ad Valorem taxes for the year 1989, which said taxes are not due or payable until October 1, 1989. 2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for exercise of such rights as recorded in Real Volume 83, Page 284. Right of way granted Alabama Power Company by instrument recorded in Deed Book 242, Page 369. 4. Right of way granted to Alabama Power Company as recorded in Deed Book 145, Page 165. 5. Transmission line permit to Alabama Power Company as shown by instrument recorded in Deed Book 171, Page 48. 6. Riparian and other rights created by the fact that the subject property fronts on a lake. NOTE This deed does not warrant title to land comprising the shores or bottoms of navigable waters or to artificial accretions or fills. 7. Easements and building line as shown on recorded map. 8. Restrictions appearing of record.

TO HAVE AND TO HOLD Unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee, and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors and administrators covenant with the Grantees, their heirs 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, 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 1922 day of May, 1989.

| John W. Wilder | SEAL)
| Peggy J. Wilder | (SEAL)
| Reed White, Sr.

Barbara White (SEAL)

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John W. Wilder and wife, Peggy J. Wilder and Reed White, Sr. and wife, Barbara White, 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 19 day of 9

Notary Public My Commission Expires June 2, 1991

This instrument was prepared by:

John Burdette Bates, Attorney at Law

#10 Office Park Circle, Suite 122

Birmingham, Alabama 35223

T CERTIFY THIS I CERTIFY WAS FILE.

89 MAY 22 AH 11: 42

JUDGE OF PROBATE

1. Beed Tex

2. Mig. Tex

3. Recording Fee 4:00

4. Indexing Fee 4:00

TOTAL