

This instrument was prepared by

COURTNEY H. MASON, JR.
100 Concourse Pkwy., Suite 350
Birmingham, Alabama 35244

1236

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTY FOUR THOUSAND FOUR HUNDRED & NO/100—
(\$54,400.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEEES herein, the receipt whereof is acknowledged, we, Theresa M. Hutchinson, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Thomas Keith Morgan and wife, Rebecca G. Morgan (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 right of reversion, the following described real estate,
situated in Shelby County, Alabama, to-wit:

3 Lot 7, according to the Survey of Monte Verde, as recorded in Map Book 6, Page
66, in the Probate Office of Shelby County, Alabama.

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

270 \$55,377.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEEES' ADDRESS: 7 Monte Verde Lane, Montevallo, Alabama 35115

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with said GRANTEEES, 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
GRANTEEES, their heirs and assigns forever, against the lawful claims of all
persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 18th day of
December, 1989.

STATE OF ALABAMA SHELBY CO.
NOTARIAL SEAL THIS
18TH DAY OF DECEMBER
1989 DEC 19 PM 12:04


Theresa M. Hutchinson

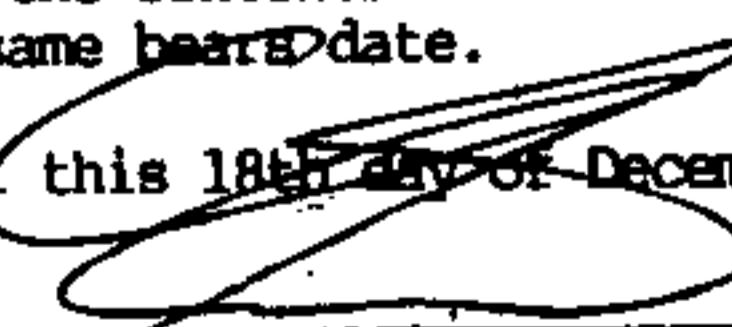
(SEAL)

STATE OF ALABAMA
SHELBY COUNTY

General Acknowledgment

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said State,
hereby certify that Theresa M. Hutchinson, a single individual 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, she executed
the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18th day of December A.D., 1989


My Commission Expires March 10, 1990.

Notary Public

NO TAX COLLECTED

1. Deed Tax -----	\$ -----
2. Mfg. Tax -----	\$ -----
3. Recording Fee -----	\$ 7.50
4. I. -----	\$ 3.00
5. I. -----	\$ 1.00
6. I. -----	\$ 1.00

Total ----- \$ 7.50