

Address of: John L. Oliver
P.O. Box 1103
Columbiana
Ala 35051

This instrument was prepared by

(Name) WALLACE, ELLIS, HEAD & FOWLER, ATTORNEYS AT LAW

(Address) COLUMBIANA, ALABAMA 35051

Form 1-1-7 Rev. 5-78 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA }
COUNTY OF SHELBY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of SEVENTEEN THOUSAND AND NO/100 (\$17,000.00) ----- DOLLARS

to the undersigned grantor, Rux Carter Insurance Agency, Inc. a corporation,
(herein referred to as 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
John L. Oliver and wife, Cynthia G. Oliver

(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:

Lot 8, Bentley Addition to Shelby Shores, Sector II, as recorded in
Map Book 13, page 16 in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.

SUBJECT TO THE FOLLOWING:

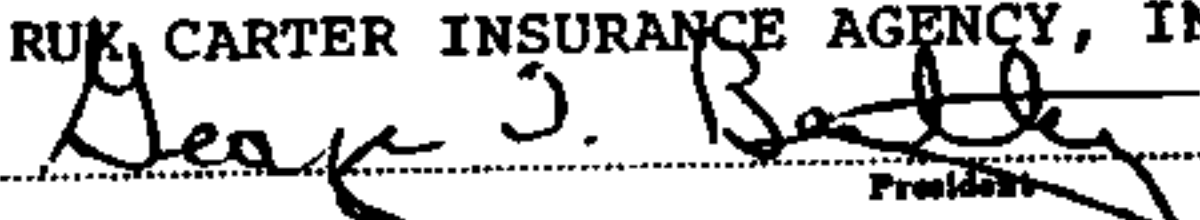
1. General and special taxes or assessments for 1990 and subsequent years not yet due and payable. 1989 Ad Valorem Tax ID:58-31-3-07-0-002-031.
2. Building setback line of 35 feet reserved from Knoll Circle as shown by plat.
3. Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 225, page 918 and Deed Book 225, page 921 in Probate Office.
4. Restrictions, covenants and conditions as set out in instrument recorded in Real 76, page 565; Real 218, page 204 and Deed Book 340, page 801 in Probate Office.
5. Right-of-Way granted to Alabama Power Company and South Central Bell by instrument recorded in Deed Book 225, page 453 and Deed Book 260, page 706 in Probate Office.
6. Mineral and mining rights not owned by the Grantor.
7. Rights of riparian owners in and to the use of said Lay Lake.
8. Property herein conveyed is located in a sinkhole prone area.
9. Subdivision is to provide for construction of single family residences only, as shown by recorded plat.
10. Flood rights acquired by Alabama Power Company in Deed Book 253, page 116
11. Subject to 100 year flood line as shown by Map Book 13 page 16 in the Probate Office.

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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 GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, 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, George T. Bentley
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of February 1990

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

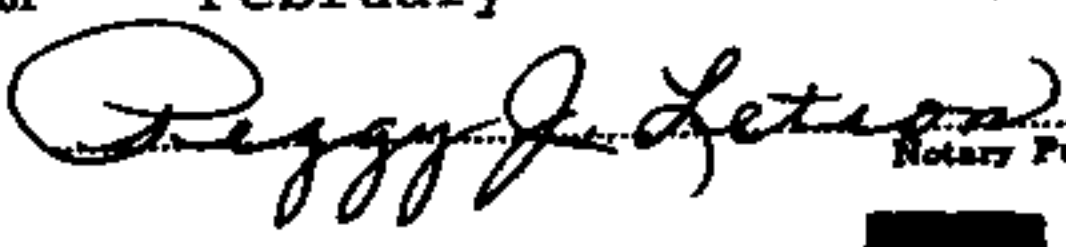
RUX CARTER INSURANCE AGENCY, INC.
By  President

STATE OF ALABAMA }
COUNTY OF SHELBY }
90 FEB 27 PM 1:49
JUDGE OF PROBATE

Deed tax 17.00
Rec 2.50
Int 3.00
Cost 1.50
23.50

I, the undersigned authority
State, hereby certify that George T. Bentley
whose name as President of Rux Carter Insurance Agency, 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 27th day of February 1990


Notary Public