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This instrument was prepared by:

(Name) Courtney H. Mason, Jr.

(Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Mr. & Mrs. Johnny Charles Ball

(Address) 924 Willow Creek Place
Alabaster, Alabama 35007**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR****STATE OF ALABAMA****SHELBY****COUNTY }****KNOW ALL MEN BY THESE PRESENTS,**That in consideration of TWENTY ONE THOUSAND NINE HUNDRED SIXTY AND 45/100ths (\$21,960.45) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,

Mark A. Tharp and wife, Terri J. Tharp

(herein referred to as grantors) do grant, bargain, sell and convey unto

Johnny Charles Ball and wife, Polly C. Ball

(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, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 21, according to the Survey of Willow Creek, Phase Two, as recorded in Map Book 9, page 102 in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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

And as further consideration, the herein grantee(s) expressly assume(s) and promise(s) to pay that certain mortgage to First Southern Federal Savings and Loan Association, filed for record 2/10/86, in Real 60, page 319, and transferred to Union Bank and Trust Company in Real 64, page 414, in the Probate Office of Shelby County, Alabama, according to the terms and conditions of said mortgage and the indebtedness thereby secured.

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800STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
90 MAR -6 AM 9:45
JUDGE OF PROBATE

1. Deed Tax	22.00
2. Mtg. Tax	2.00
3. Recording Fee	3.50
4. Indexing Fee	1.00
5. No Tax Fee	1.00
6. Certified Fee	1.00
Total	37.50

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 for such survivor forever.

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

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 28th day of February, 19 90.

WITNESS

(Seal)

Mark A. Tharp

(Seal)

(Seal)

Terri J. Tharp

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA**SHELBY****COUNTY }****General Acknowledgment**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mark A. Tharp and wife, Terri J. Tharp whose name 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 28th day of February A.D. 19 90

My Commission Expires October 23, 1993

Richard D. Mink