

This form furnished by:

Cahaba Title, Inc.

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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) Steven L. Morris
(Address) 5152 Willow Way
Birmingham, Alabama 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

(\$184,500.00)

That in consideration of ONE HUNDRED EIGHTY FOUR THOUSAND FIVE HUNDRED AND NO/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Gary Stephens d/b/a Stephens Built Homes

(herein referred to as grantors) do grant, bargain, sell and convey unto
Steven L. Morris and wife, Karen A. Morris

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

Lot 25, according to the Amended Map of Hickory Ridge Subdivision, as recorded in Map Book 11 page 79, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$147,600.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

1. Doc Fee	\$ 37.00
2. State Tax	\$ 2.50
3. Local Tax	\$ 2.50
4. Notary Fee	\$ 1.00
5. Title Insurance	\$ 43.50
Total	\$ 86.50

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.

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

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 30th day of July 1990.

WITNESS

STATE OF ALA. SHELBY CO. 90
I CERTIFY THIS
INSTRUMENT WAS FILED

90 AUG -1 PM 1:06

JUDGE OF PROBATE

Gary Stephens d/b/a Stephens
Built Homes

Gary Stephens (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 Gary Stephens d/b/a Stephens Built Homes 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 he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of July A.D., 19 90

0-23-93

Richard L. Morris
Notary Public