

This instrument was prepared by

MASON & FITZPATRICK, P.C.  
100 Concourse Pkwy., Suite 350  
Birmingham, Alabama 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA  
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FOUR THOUSAND & NO/100— (\$104,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we, Kevin W. Oliver and wife, Wendy L. Oliver (herein referred to as grantors), do grant, bargain, sell and convey unto Phillip D. Morgan and wife, Holly H. 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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Survey of Chaparral, Second Sector, as recorded in Map Book 8, Page 42, 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.

\$98,800.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 4705 Wooddale Lane, Pelham, Alabama 35124

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, we have hereunto set our hands and seals, this 1st day of November, 1990.

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

90 NOV -2 AM 11:30

JUDGE OF PROBATE

Kevin W. Oliver (SEAL)  
Kevin W. Oliver

Wendy L. Oliver (SEAL)  
Wendy L. Oliver

STATE OF ALABAMA  
SHELBY COUNTY COUNTY

General Acknowledgment

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said State, hereby certify that Kevin W. Oliver and wife, Wendy L. Oliver 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 1st day of November A.D., 1990

Notary Public

My Commission Expires March 10, 1991

1.	5.50
2.	3.50
3.	3.50
4.	1.00
5.	1.00
6.	1.00
Total	19.00