

This instrument was prepared by

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100 Concourse Pkwy., Suite 350
Birmingham, Alabama 35244

289

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY NINE THOUSAND SEVEN HUNDRED & NO/100—
(\$99,700.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Steven D. Johnson and
wife, Terry S. Johnson (herein referred to as grantors), do grant, bargain, sell
and convey unto John W. Gamel and wife, Deborah C. Gamel (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, 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 Sunnybrook, First Addition, as recorded in
Map Book 7, Page 1, in the Probate Office of Shelby County, Alabama.

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

\$98,817.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

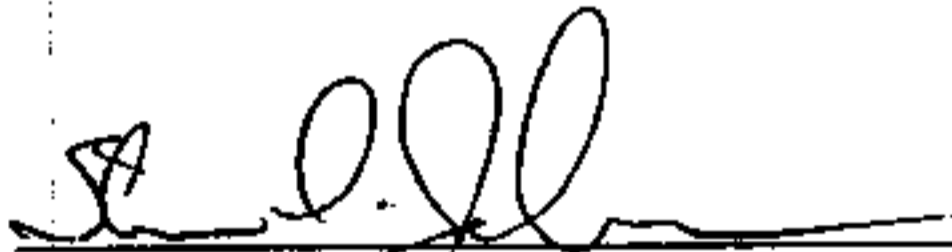
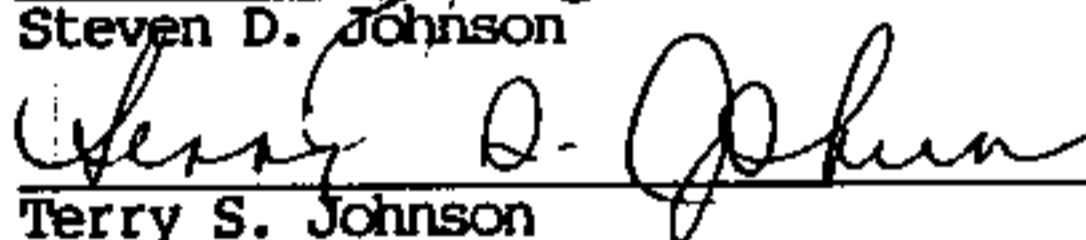
GRANTEES' ADDRESS: 100 Griffin Drive, Helena, Alabama 35080

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, 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 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 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
GRANTEES, their heirs and assigns forever, against the lawful claims of all
persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 29th day of
April, 1991.

CERTIFY THAT
INSTRUMENT WAS FILED
91 MAY -3 AM 11:46

 (SEAL)
Steven D. Johnson
 (SEAL)
Terry S. Johnson

STATE OF ALABAMA
SHELBY COUNTY COUNTY

JUDGE OF PROBATE

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Steven D. Johnson and wife, Terry S. Johnson 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 29th day of April A.D., 1991

Notary Public

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

\$ 1.00
2.50
3.00
1.00
7.50