

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 THIRTY TWO THOUSAND & NO/100—
(\$132,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEEES herein, the receipt whereof is acknowledged, we, Greg L. Barnett and
wife, Donna Barnett, ~~executing individual~~ (herein referred to as grantors), do
grant, bargain, sell and convey unto Frank R. Daniel and wife, Betty C. Daniel
(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 14, according to the survey of Dearing Downs, 4th Addition, as recorded in
map Book 9 Page 179 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama. Mineral and mining rights excepted.

357 page 157

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

\$26,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

BOOK GRANTEEES' ADDRESS: 1426 WHIRLAWAY COURT, HELENA, ALABAMA 35080

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.

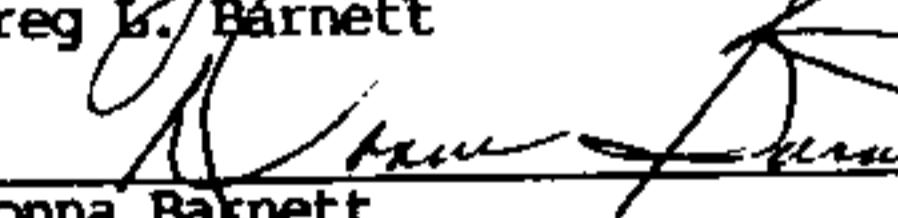
And I (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with said GRANTEEES, their heirs and assigns, that I am
(we are) lawfully seized in fee simple of said premises; that they are free from
all encumbrances, unless otherwise stated above; that I (we) have 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 29th day of
July, 1991.

1 Deed Tax 106.00
2 Mfr Tax 25
3 Recording Fee 25
4 Recording Tax 3.00
5 Deed Tax 1.00
6 Deed Transfer Tax 1.00
Total 141.250

STATE OF ALABAMA
I CERTIFY THIS
INSTRUMENT WAS FILED
91 AUG -6 AM 8:43

JUDGE OF PROBATE

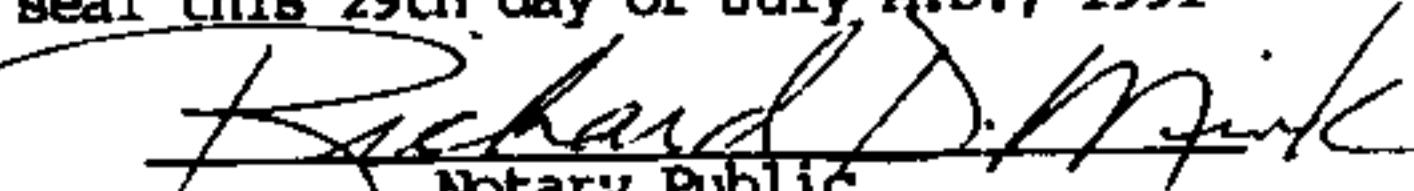

Greg L. Barnett

Donna Barnett
(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 Greg L. Barnett and wife, Donna Barnett, ~~executing individual~~ 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 July A.D., 1991


Richard D. Mink
Notary Public

RICHARD D. MINK
MY COMMISSION EXPIRES
10/23/93