

This instrument was prepared by

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Birmingham, Alabama 35244

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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 TWENTY TWO THOUSAND FIVE HUNDRED FIFTY & NO/100— (\$122,550.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Howard Green, a married man (herein referred to as grantors), do grant, bargain, sell and convey unto William Thomas Riggs and wife, Anita G. Riggs (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 32, according to the Survey of Dearing Downs, Tenth Addition as recorded in Map Book 14, Page 86 A&B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted. Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$90,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1725 NATIVE DANCER CIRCLE, HELENA, ALABAMA 35080

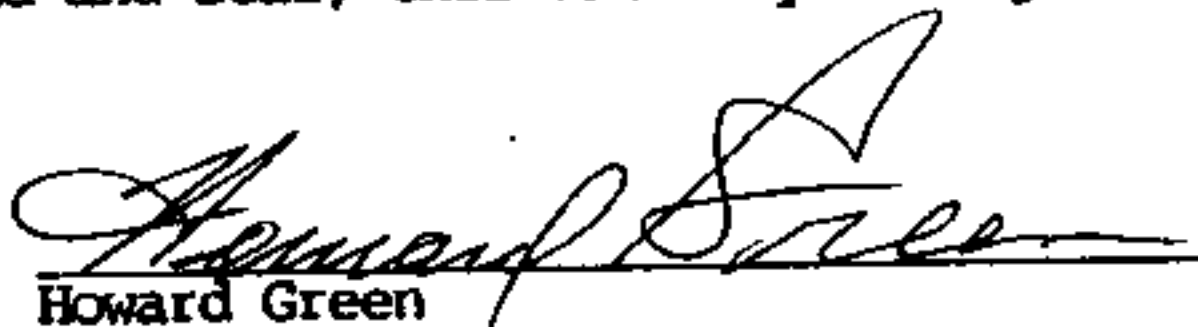
THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF HOWARD GREEN AS DEFINED BY THE CODE OF ALABAMA.

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, I have hereunto set my hand and seal, this 29th day of August, 1991.

STATE OF ALABAMA
I CERTIFY THIS
INSTRUMENT WAS FILED
91 SEP -3 PM 1:49
JUDGE OF PROBATE

 (SEAL)
Howard Green

STATE OF ALABAMA
SHELBY COUNTY

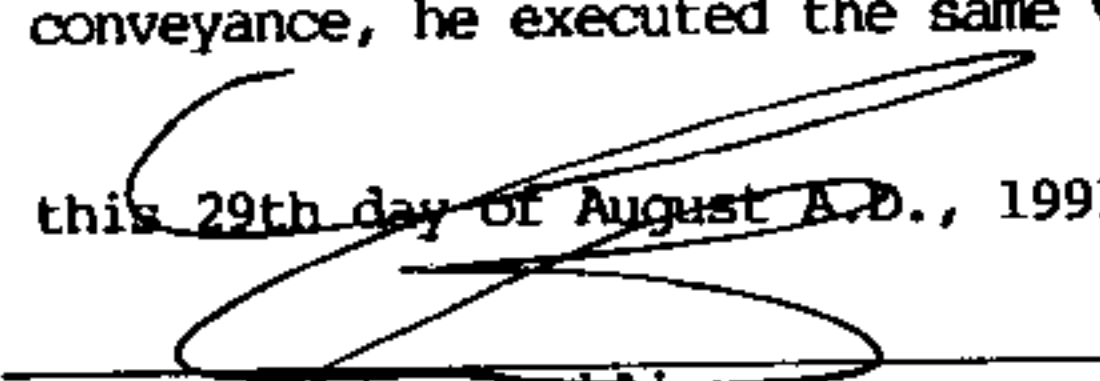
1. Deed Tax	\$ 33.00
2. Mfg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 39.50

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Howard Green, a married man 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 29th day of August A.D., 1991

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


Notary Public