

This Instrument Prepared By:
James F. Burford, III
Suite 200, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:
John & Debbie Tanner
5534 Parkview Circle
Birmingham, AL. 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Two Hundred Forty Thousand Dollars (\$240,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I, RANDALL H. GOGGANS, a married man, (herein referred to as grantor) do grant, bargain, sell and convey unto JOHN TANNER and wife, DEBBIE B. TANNER (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 right of reversion, the following described real estate situated in Jefferson County, Alabama to-wit:

Lot 4, according to the survey of Cahaba Valley Farms, a single family residence, estate lot subdivision as recorded in Map Book 15 page 36 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1992 and thereafter. (2) Public utility easements as shown by recorded plat, including a 30 foot easement on the Southerly and Southeasterly sides and a 60 foot easement on the Easterly and a 30 foot easement on the Westerly side of subject property. (3) Declaration of Protective Covenants, Agreements, Easements, Charges and Liens for Cahaba Valley Farms as set out in instrument recorded in Real 345 page 293 in Probate Office, along with Articles of Incorporation as recorded in Real 345 page 313 and By-Laws recorded in Real 345 page 318 in Probate Office. (4) Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 133 page 170 in Probate Office. (5) Prescriptive Right-of-Way along the East line of subject property.

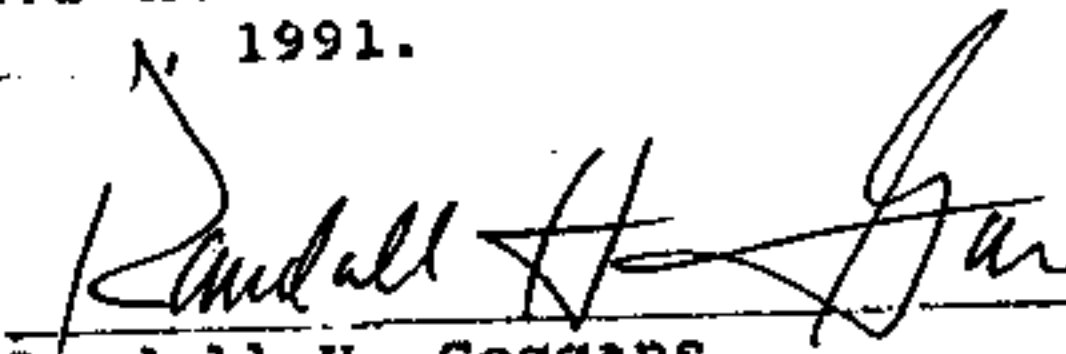
\$125000.00 of the consideration recited herein was derived from a mortgage loan closed simultaneously herewith.

The property conveyed herein is not the homestead of the Grantor.

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 do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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 23rd day of September, 1991.

 (Seal)
Randall H. Goggans

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RANDALL H. GOGGANS, a married man, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of September, 1991.

James W. Lyon
Notary Public
My Commission Expires: 1-15-92

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

91 OCT 31 AM 9:23

James H. Saunders
JUDGE OF PROBATE

1. Deed Tax	\$ 115.00
2. Mig. Tax	\$ 5.00
3. Recording Fee	\$ 3.00
4. Indexing Fee	\$ 1.00
5. No Tax Fee	\$ 1.00
6. Certified Fee	\$ 1.00
Total	\$ 126.00

BOOK 370 PAGE 876