This instrument was prepared by

Courtney Mason & Associates PC 100 Concourse Parkway Suite 350 Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINILY 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 NINE HUNDRED & NO/100----(\$132,900.00) DOLLARS to the undersigned grantor, Ray Bailey Construction Company, Inc. a corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Giao T. Nguyen and wife, Connie L. Nguyen (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:

Lot 4, according to the Survey of Cedar Cove Phase IV, as recorded in Map Book 15 Page 28, 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.

\$126,250.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 158 CEDAR COVE DRIVE, PELHAM, ALABAMA 35124

RAY BAILEY CONSTRUCTION, INC. IS ONE AND THE SAME AS RAY BAILEY CONSTRUCTION COMPANY, INC.

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Ray Bailey, who is authorized to execute this conveyance, hereto set its signature and seal, this the 18th day of December, 1991.

STATE OF ALA. SHELBY CO. I CERTIFY THIS YSTRUMENT WAS PILES

91 DEC 26 AM 9: 24

ينتوراه فأعدت ويتافح مستهراتها أأعله ما مايكم رام JUDGE OF PROBATE

Ray Bailey Construction Company, Inc. By: Ran Bailey

Ray Bailey, President

1. Deed Tax __ 2. Mtg. Tax __ 3. Recording Fee __ 4. Indexing Fee 5. No Tax Fee _ 6. Certified Fee ___

fotal :

STATE OF ALABAMA COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Ray Bailey whose name as the President of Ray Bailey Construction Company, INC corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 18th day of December, 1991

Notary Public

COURTNEY H. MASON, JR. MY COMMISSION EXPIRES

3-5-95