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This instrument was prepared by

Send Tax Notice To: Donald J. Lloyd(Name) William H. Halbrooks, Attyname
8008 Woodfern Drive
address(Address) 704 Independence Plaza, Birmingham, AL 35209Indian Springs, Alabama 35124

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED FIFTEEN THOUSAND AND NO/100-----
-----DOLLARS (\$215,000.00)

to the undersigned grantor, Birmingham Federal Savings And Loan Association

(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Donald J. Lloyd and wife, Susan E. Lloyd a corporation,

(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 16, according to the Map and Survey of Indian Highlands Estates, as recorded in Map Book 13, Page 69, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

\$198,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

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

92 FEB -5 PM 2:31

JUDGE OF PROBATE

1. Deed Tax	\$ 17.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 23.50

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEEES, their heirs and assigns, that 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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Albert C. Hultquist who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th day of January 1992

ATTEST:

Birmingham Federal Savings And
Loan AssociationBy Albert C. Hultquist, PresidentSTATE OF Alabama
COUNTY OF Jefferson

I, William H. Halbrooks a Notary Public in and for said County in said State, hereby certify that Albert C. Hultquist whose name as President of Birmingham Federal Savings And a 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 29th day of January 1992William H. Halbrooks
Notary Public