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This instrument was prepared by:

(Name) Courtney Mason & Associates, P.C.
(Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Mr. Edward O. Sullivan, Jr.
(Address) 2610 Royal Court
Pelham, Alabama 35124

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 THREE THOUSAND AND NO/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt whereof is acknowledged, we,

Ralph D. Keiser and wife, Annette T. Keiser
(herein referred to as grantors) do grant, bargain, sell and convey unto

Edward O. Sullivan, Jr. and wife, Lori Champion Sullivan

(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, the following described real estate situated in SHELBY County, Alabama to-wit:

Lot 8, according to the Survey of Royal Oaks, Fourth Sector, Unit II, as recorded in Map Book 9, page 146, in the Probate Office of Shelby County, Alabama.

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

\$82,400.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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BOOK

1. Deed Tax	\$ 21.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 5.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 27.50

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.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the 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 noted 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 25th day of February, 1992.

WITNESS

STATE of ALABAMA
I CERTIFY THIS
INSTRUMENT WAS FILED

92 MAR -9 AM 9:29

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA TEXAS
TRAVIS COUNTY } General Acknowledgment

I, the undersigned

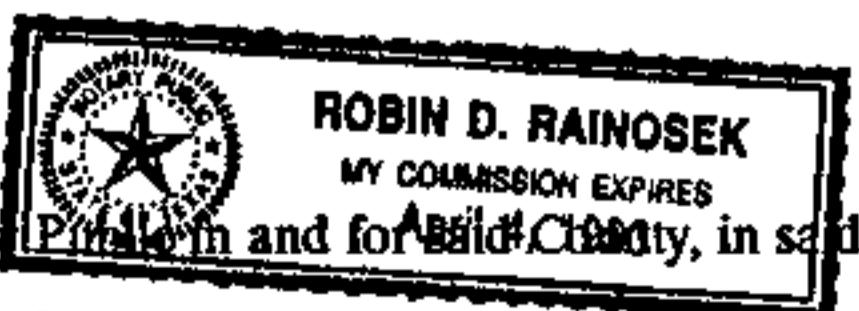
hereby certify that Ralph D. Keiser and wife, Annette T. Keiser

whose name(s) 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 25th day of February A.D. 19 92

April 4, 1993

My Commission Expires:



Robin Rainosek

Notary Public