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Cahaba Title,inc. This form furnished by:

Eastern Office (205)833-1571

FAX 833-1577

Riverchase Office (205)988-5600 FAX 988-5905

This instrument was prepared by: Send Tax Notice to: (Name) HOLLIMAN, SHOCKLEY & KELLY ATTORNEYS (Name) GREGORY S. MURRAY (Address) 3821 Lorna Road, Suite 110 (Address) 4853 Keith Drive Birmingham, AL. 35244 Birmingham, AL. 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY THOUSAND AND NO/100 (\$120,000.00) DOLLERS to the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes or counters in hard-side at a CRANKE For the undersigned grantes and the counters in hard-side at a CRANKE For the undersigned grantes and the counters in hard-side at a CRANKE For the counters in the counters to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged we, LISA F. MORTON, an unmarried woman

(herein referred to as grantors) do grant, bargain, sell and convey unto

(herein referred to as grantors) do grant, bargain, sell and convey unto

GREGORY S. MURRAY and wife, CAROL C. MURRAY

(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, the following described real estate situated in SHELBY of them in fee simple, the following described real estate situated in SHELBY County, Alabama to-wit: 04/01/1999 02988

Lot 15, Block 12, according to the Survey of Broken Bow South, as recorded in Map Book II, Page 82, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1992 and subsequent years. (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

\$96,000.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

LISA F. MORTON, grantor herein, is one and the same person as LISA FROST and LISA FROST MORTON.

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.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the 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 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 GRANTEES, their heirs and assigns forever, against

| IN WITNESS WHEREOF,I day ofMarch | have hereunto set, 19 _ 9 2 | hand(s) | and seal(s), this | 17th |
|---|-----------------------------|---------------|-----------------------|-------------------|
| WITNESS | | . / | 1 | |
| | (Seal) | LISA F. MOR | Morton | (Seal) |
| | (Seal) | | | |
| —- | (Seal) | | | (Seal) |
| STATE OF ALABAMA JEFFERSON COUNT | Y } General Acknow | ledgment | | |
| I, the undersigned author | | | in and for said Count | y, in said State, |
| hereby certify that LISA F. MORT | CON, an unmarri | ed woman | | |
| whose name_is signed to the | | | own to me, acknowled | ged before me |
| on this day, that being informed of the on the day the same bears date. | contents of the conveyance | | | ame voluntarily |
| Given under my hand and o | fficial seal this <u>17</u> | th day of Mar | ch, A.I | D., 19 <u>92</u> |

My Commission Expires: