

This instrument was prepared by

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

Inst # 1992-11935
06/22/1992-11935
03:31 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
24.50

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED & NO/100----
(\$89,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Benjamin C. Howell and
wife, Sally A. Howell (herein referred to as grantors), do grant, bargain, sell
and convey unto Charles Vernon Linker and wife, Lisa Stickler Linker (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, to-wit:

Lot 77, according to the Survey of Portsouth, Third South, as recorded in Map
Book 7 Page 110 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.

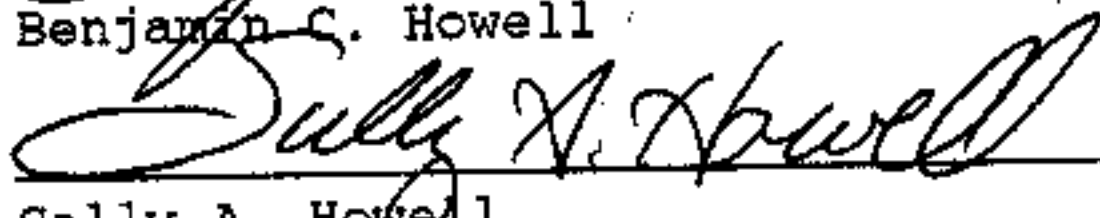
\$71,900.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 305 TRADEWINDS CIRCLE, ALABASTER, ALABAMA 35007

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 (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with 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 stated 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 said
GRANTEES, their heirs and assigns forever, against the lawful claims of all
persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 16th day of
June, 1992.

 (SEAL)
Benjamin C. Howell
 (SEAL)
Sally A. Howell

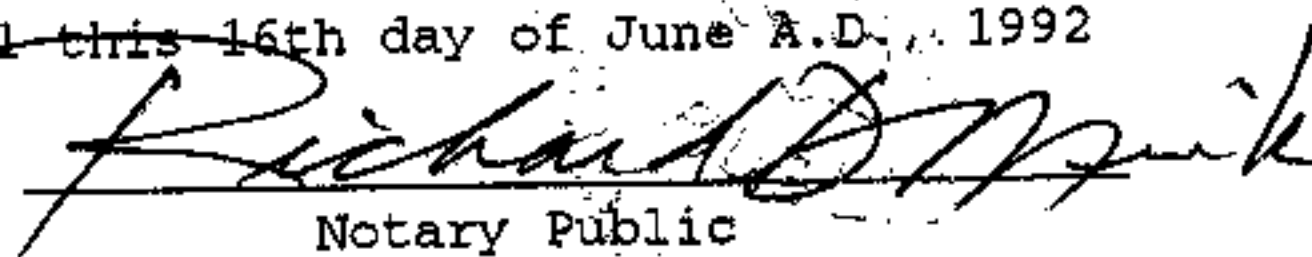
STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Benjamin C. Howell and wife, Sally A. Howell whose names 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 16th day of June A.D. 1992

RICHARD D. MINK
MY COMMISSION EXPIRES
10/23/93


Notary Public