

This Instrument Prepared By:
James F. Burford, III
Suite 200, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)
SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of One Hundred Six Thousand and No/100 Dollars (\$106,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, RTC, INC. (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JOHN J. CROSS and VICKI J. CROSS (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors 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 No. 4, according to Willow Island Subdivision, the same being a part of the NW 1/4 of SE 1/4 of Section 13, Township 22 South, Range 1 East, a plat of said subdivision is recorded in Map Book 4, Page 73, in Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1992 and thereafter. (2) Permit to Alabama Power Company, as recorded in Deed Book 222, Page 189, in the Probate Office of Shelby County, Alabama. (3) Subject to rights acquired by Alabama Power Company by deeds recorded in Deed Book 254, Page 805, and Deed Book 236, Page 665, in the Probate Office of Shelby County, Alabama. (4) Restrictive covenants and conditions, as recorded in Deed Book 220, Page 891, in the Probate Office of Shelby County, Alabama. (5) Encroachment upon property adjoining on the North side by the concrete driveway and deck appurtenant to insured premises as shown on survey of Laurence D. Weygand, Reg. No. 10375, dated June 11, 1986. (6) Encroachment upon insured premises by the concrete driveway appurtenant to property adjoining on the South side as shown on survey of Laurence D. Weygand, Reg. No. 10375, dated June 11, 1986.

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 survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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, the undersigned, RANDALL E. THOMPSON as President of RTC, INC. has set its hand and seal, this 10th day of August, 1992.

RTC, INC.

By:



Randall E. Thompson

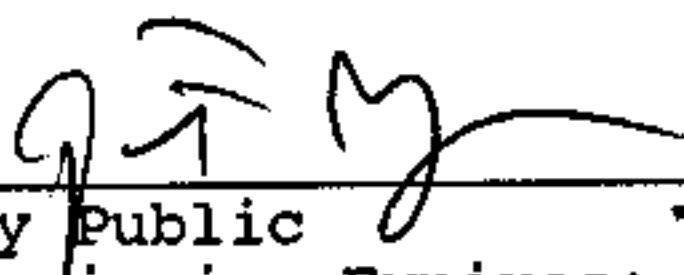
Its: President

Inst # 1992-16766

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RANDALL E. THOMPSON, whose name as President of RTC, INC., 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 said conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and seal this 10 day of AUGUST, 1992.


Notary Public

My Commission Expires: 3.1.94

Inst # 1992-16766

08/12/1992-16766
09:00 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 115.00