

This instrument prepared by:
JAMES R. MONCUS, JR.
Attorney at Law
1318 Afford Avenue, Suite 102
Birmingham, AL 35226

Send Tax Notice To:
Richard P. Duckworth
5439 South Shades Crest Road
Bessemer, Alabama 35023

CORPORATION FORM 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 Seventy-One Thousand Five Hundred and 00/100'S *** (\$171,500.00) to the undersigned Grantor R. Wilkins Construction, Inc., a corporation, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, I or we, R. Wilkins Construction, Inc. (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto Richard P. Duckworth and Freda L. Duckworth, husband and wife (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 right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Survey of South Cove, Second Sector, as recorded in Map Book 16, Page 2, in the Probate Office of Shelby County, Alabama.

Subject to 1992 ad valorem taxes and thereafter.

Subject to easements, restrictions and rights-of-way of record.

\$154,530.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 said Grantor does for itself, its successors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that it 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 Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor by its President, who is authorized to execute this conveyance, hereto set its signature and seal this 31st day of August, 1992.

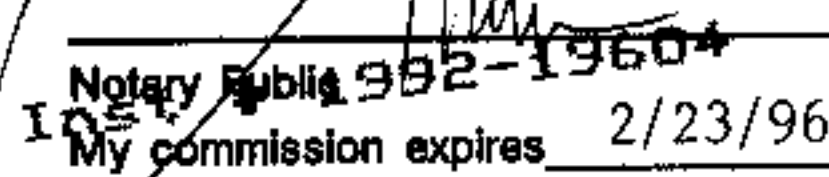
R. Wilkins Construction, Inc.


Roger Wilkins, President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Roger Wilkins whose name as President of R. Wilkins Construction, Inc., 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 31ST day of AUGUST, 1992.


Notary Public 1992-1996
My commission expires 2/23/96

09/10/1992-19604
11:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 23.50