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This instrument was prepared by:

(Name) HOLLIMAN, SHOCKLEY & KELLY
(Address) 3821 Lorna Road, Suite 110
Riverchase, Alabama 35244

Send Tax Notice to:

(Name) STEVEN C. VICKERS
(Address) 1090 Chateau Drive
Helena, Alabama 35080

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

JEFFERSON

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty-two Thousand Five Hundred and No/100-----DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
DAVID RAY BROWN and wife, GAIL H. BROWN
(herein referred to as grantors) do grant, bargain, sell and convey unto

STEVEN C. VICKERS and LINDA JANET VICKERS
(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 County,
Alabama to-wit:

Lot 16, according to the survey of Brandywine, First Sector, as recorded in
Map Book 7, page 7, 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.

\$74,250.00 of the purchase price recited above was paid from a mortgage
loan closed simultaneously herewith.

Inst # 1992-19633

09/10/1992-19633
01:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DPI MCD 15.00

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
the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 31st
day of August, 1992.

WITNESS

(Seal)

(Seal)

(Seal)

David Ray Brown
DAVID RAY BROWN (Seal)

(Seal)

Gail H. Brown
GAIL H. BROWN (Seal)

STATE OF ALABAMA

JEFFERSON

COUNTY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that DAVID RAY BROWN and GAIL H. BROWN
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 31st day of August, A.D., 1992

My Commission Expires:

Notary Public