This instrument was prepared by

(Name) J Larry L. Halcomb 913 Chestnut Oak Circle

3512 Old Montgomery Highway

Send Tax Notice To: Carl D. McWhirter

(Address) Birmingham, Alabama 35209

(Address) Birmingham, Alabama 35209

COMPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

One hundred forty six thousand nine hundred and No/100 That in consideration of

to the undersigned grantor, Harbar Construction Company, Inc., a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Carl D. McWhirter and Sandra Kay McWhirter

(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, Shelby County, Alabama, to wit: situated in

Lot 43A, according to a Resurvey of Lots 42 and 43, The Fairways at Riverchase, as recorded in Map Book 16, page 9, in the Probate Office of Shelby County, Alabama. Minerals and mining rights excepted.

Subject to taxes for 1993.

Subject to easement thru middle of lot for ingress and egress and public utilities of undetermined size as shown by recorded Map.

Subject to Agreement with Alabama Power Company recorded in Real 224, page 182, in the Probate Office of Shelby County, Alabama.

Subject to restrictions regarding Alabama Power Company recorded in Real 224, page 182, in the Probate Office of Shelby County, Alabama.

Subject to restrictions appearing of record in Real 218, page 800, Real 212, page 575, Real 148, page 327, Misc. 14, page 536, Misc. 17, page 550 and Misc. 34, page 549, in the Probate Office of Shelby County, Alabama.

Subject to right of way granted to South Central Bell by instrument recorded in Real 3533, page 203, in the Probate Office of Jefferson County, Alabama.

Inst # 1992-25042

10/29/1992-25042 09:24 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

\$109,900.00 of the purchase price 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 GRANTEES, their heirs and assigns, that 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

Denney Barrow IN WITNESS WHEREOF, the said GRANTOR, by its Vice resident, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 23rd day of October 19 92

ATTEST:

Harbar Construction Company, Inc.

Ry Vice Presiden

STATE OF ALABAMA COUNTY OF JEFFERSON

> Larry L. Halcomb Denney Barrow

a Notary Public in and for said County in said

State, hereby certify that whose name as Vice President of Harbar Construction Company, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

23rd Given under my hand and official seal, this the

October 0

19 92

Notary Public Larry L. Haloforno

FORM NO. LYOD4

My Commission Expires January 23, 1994