

This instrument was prepared by

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

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 TWO THOUSAND FIVE HUNDRED & NO/100----
(\$82,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Kevin D. Hodges, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Robin S. Cutts and husband, Charles E. Cutts, Jr. (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 7, Block 6, according to the survey of Oak Mountain Estates, Fifth Sector,
as recorded in Map Book 5, Page 124 the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.


\$80,855.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 640 Creekview Drive Pelham, Al. 35124

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, I have hereunto set my hand and seal, this 29th day of
October, 1992.

 (SEAL)
Kevin D. Hodges

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 Kevin D. Hodges, a single individual whose name 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 executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of October A.D. 1992

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

Notary Public
11/03/1992-25537
11:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1992-25537