Send Tax Notice To:

James M. Ballard, III

111 Cambrian Way

Birmingham, Alabama 35242

PID# 10-1-02-0-003-050.070

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 Eighty-Seven Thousand Nine Hundred and 00/100'S *** (\$187,900.00)

to the undersigned Grantor BWA Development Corp. a corporation, (herein referred to as Grantor) does by these presents grant, bargain, sell and convey unto

James M. Ballard, Ill and Suzanne A. Ballard

(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 4, according to the Survey of Country Club Village, as recorded in Map Book 16, page 47, in the Probate Office of Shelby County, Alabama.

\$169,000 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan of even dated and closed simultaneously herewith.

Subject to ad valorem taxes for 1993 and subsequent years, said taxes being a lien but not due and payable until October 1, 1993.

Subject to restrictions, building lines, easements, agreements and right of ways as same are filed offerecord.

01/13/1993-01137 09:04 AM CERTIFIED SHELDY COUNTY JUNE OF PROBRE ORE NO. 88.00

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

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; it being the intention of the parties to this conveyance, that, unless the joint tenancy hereby created is severed or terminated during the joint lives of the GRANTEES herein, in the event one GRANTEE herein survives the other, the entire interest in fee simple in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

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 Vice President, who is authorized to execute this conveyance, hereto set its signature and seal this 7th day of January, 1993.

Thomas Voiter

BWA Development Corp.

Craig Scheatty, Vice President

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Craig S. Beatty whose name as Vice President of BWA Development Corp., 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 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 official seal, this 7th day of January, 1993.

Motary Public

My commission expires: 01/24/95

C-93004

This Instrument prepared by:
Thomas E. Norton, Jr., Attorney at Law
Second Floor East
Mountain Brook Center
2700 Highway 280 South
Birmingham, AL 35223

Inst # 1993-01137

O1/13/1993-O1.137
O9:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
28.00
28.00