

This instrument was prepared by

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

Inst # 1993-16213

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY NINE THOUSAND NINE HUNDRED & NO/100----
(\$99,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, William Oliver Cummings
and wife, Sue E. Cummings (herein referred to as grantors), do grant, bargain,
sell and convey unto Thomas Henry Maggart, Jr. and wife, Nancy Kathleen Maggart (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 22, Block 7, according to Survey of Southwind, Fourth Sector, as recorded
in Map Book 7, page 97, in the Office of the Judge of Probate of Shelby
County, Alabama; being situated in Shelby County, Alabama.

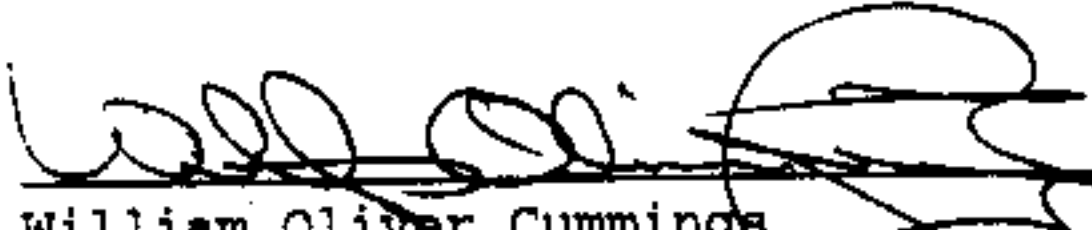
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$101,148.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

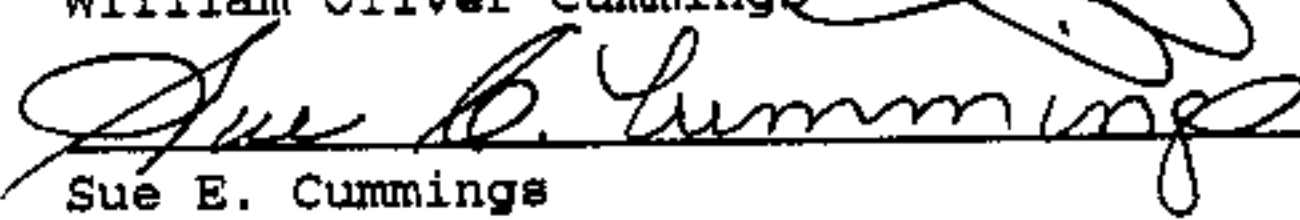
GRANTEES' ADDRESS: 2718 Southwind Circle, Alabaster, Alabama 35007
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon
the death of either of them, then to the survivor of them in fee simple, and to
the heirs and assigns of such survivor forever, together with every contingent
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, we have hereunto set our hands and seals, this 28th day of
May, 1993.


William Oliver Cummings

(SEAL)


Sue E. Cummings

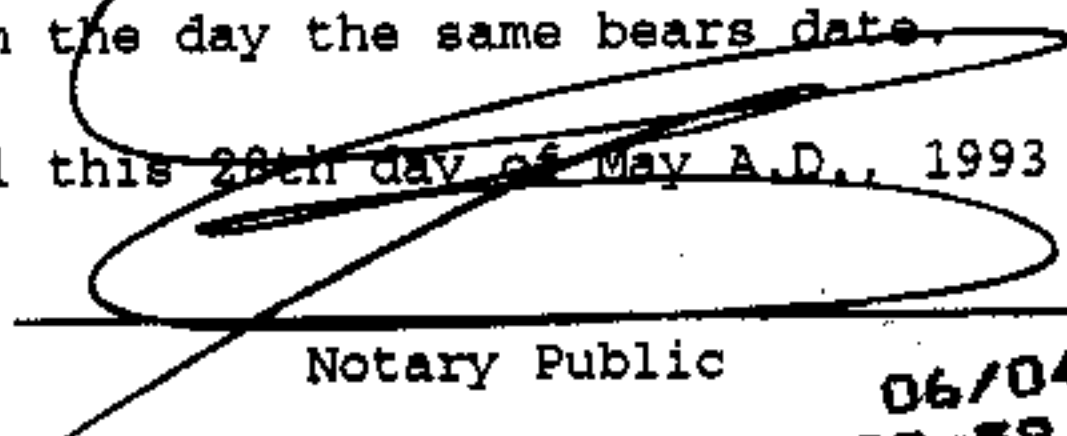
(SEAL)

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that William Oliver Cummings and wife, Sue E. Cummings 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 28th day of May A.D., 1993


Notary Public

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

06/04/1993-16213
03:52 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCB 7.50