

THIS INSTRUMENT PREPARED BY:
Porterfield, Harper & Mills, P.A.
P. O. Box 530790
Birmingham, Alabama 35253-0790

SEND TAX NOTICE TO:
Thea Erin Fager
4672 Wooddale Lane
Pelham, AL 35124

Inst # 1993-18474

WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
COUNTY OF SHELBY) KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety Two Thousand and no/100-----
(\$92,000.00)----- Dollars to the undersigned grantor (whether one or more)
in hand paid by the grantee herein, the receipt whereof is acknowledged, I or
we, WILLIAM C. EHRENSPERGER, an unmarried man, herein referred to as grantor,
whether one or more) do grant, bargain, sell and convey unto
LARRY G. FAGER AND THEA ERIN FAGER, (herein referred
to as grantee, whether one or more) as joint tenants with right of
survivorship, the following described real estate situated in Shelby County,
Alabama to-wit:

Lot 19, Block 5, according to the Survey of Wooddale, Fourth
Sector, as recorded in Map Book 6, Page 26, in the Probate Office
of Shelby County, Alabama.

This conveyance is made subject to ad valorem taxes for the current
year; all easements, restrictive covenants, reservations and
rights of way appearing of record affecting the property.

\$ 82,800.00 of the total consideration recited above was
paid from the proceeds of a mortgage loan closed simultaneously
herewith.

TO HAVE AND TO HOLD Unto the said grantee as joint tenants, with right
of survivorship, their heirs and assigns, 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 grantee herein) in the
event one grantee herein survives the other, the entire interest in fee
simple shall pass to the surviving grantee, and if one does not survive the
other, then the heirs and assigns of the grantee herein shall take as tenants
in common.

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 said GRANTEES, their heirs and assigns forever, against the lawful
claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this
15th day of June, 1993.

(SEAL) _____ William C Ehrenger (SEAL)
WILLIAM C. EHRENSPERGER

STATE OF TEXAS)
COUNTY OF TARRANT)

I, the undersigned, a Notary Public in and for said County, in said
State, hereby certify that WILLIAM C. EHRENSPERGER, 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 seal this 15 day of June, 1993.

MY COMMISSION EXPIRES: 06/24/1993-18474
NOTARY PUBLIC
PAULA GRIFFITH
NOTARY PUBLIC
STATE OF TEXAS
My Commission Expires 06/24/1993
COUNTY JUDGE OF PROBATE
16.00