This deed prepared without the benefit of a survey.

Send Tax Notice To: Darryl Waid and wife,
Kathy L. Waid
5240 Valleybrook Circle
Birmingham, Alabama 35244

This instrument was prepared by:
Cindy B. Sirmon
Griffin, Allison, May, Alvis & Fuhrmeister
P. O. Box 380275
Birmingham, AL 35238

Inst # 1993-30538

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Sixty Five Thousand Dollars and 00/100 ($165,000.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **H. J. Hopkins and wife, Vicki R. Hopkins**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Darryl Waid and wife, Kathy L. Waid**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 11, according to the resurvey of the Valleybrook, Phase II, as re-recorded in Map Book 12, Page 12, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: $132,000.00 of the above recited consideration was paid from the proceeds of a mortgage loan executed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantees 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 lives of the Grantees 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 Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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.

Griffin & Allison

10/04/1993-30538
03:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 45.00

IN WITNESS WHEREOF, we (I) have hereunto set our hand(s) and seal, this 30th day of September, 1993.

H. J. Hopkins

Grantor - H. J. Hopkins

Vicki R. Hopkins

Grantor - Vicki R. Hopkins

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that H. J. Hopkins and wife, Vicki R. Hopkins, 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 date the same bears date.

Given under my hand and official seal, this the 30th day of September, 1993.

Kimberly M. Melton

Notary Public

My commission expires: 3-5-95

Inst # 1993-30538

10/04/1993-30538
03:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 45.00