

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 TWO HUNDRED NINETY NINE THOUSAND & NO/100----  
(\$299,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEES herein, the receipt whereof is acknowledged, we, Kenneth W. Bettini and  
wife, Shirley Bettini (herein referred to as grantors), do grant, bargain, sell  
and convey unto Charles R. Worsham and wife, Grace L. Worsham (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:

The South half of the SE 1/4 of the SE 1/4 of Section 28, Township 21 Range 1  
East and the SW 1/4 of the SW 1/4 of the SW 1/4 of Section 27, Township 21  
Range 1 East, in Shelby County, Alabama; being situated in Shelby County,  
Alabama.

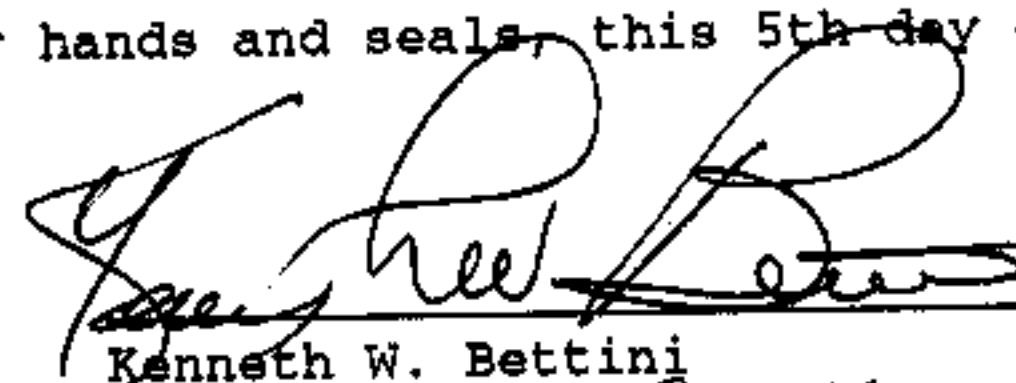
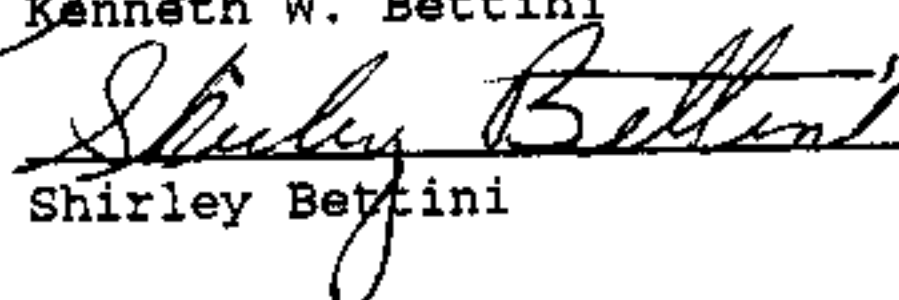
Subject to existing easements, current taxes, restrictions, set-back lines and  
rights of way, if any, of record.

\$165,000.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 3145 Highway 77, Columbiana, Alabama 35051  
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 5th day of  
November, 1993.

  
Kenneth W. Bettini (SEAL)  
  
Shirley Bettini (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 Kenneth W. Bettini and wife, Shirley Bettini 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 5th day of November A.D., 1993

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

Notary Public

11/08/1993-35122  
03:57 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCO 143.50

F.N.B.C.

Inst # 1993-35122