

This instrument was prepared by

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CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA }
COUNTY OF JEFFERSON } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Thirty-nine Thousand Six Hundred and No/100DOLLARS

to the undersigned grantor, First Heritage Homes, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

GILES G. PHILLIPS and CYNTHIA MCCAIN PHILLIPS

(herein referred to as GRANTEEES) 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 11, according to the survey of Apache Ridge, Sector 5, as recorded
in Map Book 17 page 62, in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1994 and subsequent years.
2. Easements, restrictions, reservations, rights-of-way, limitations,
covenants and conditions of record, if any.

\$132,600.00 of the purchase price recited above was paid from a mortgage
loan closed simultaneously herewith.

Inst # 1993-37050

11/22/1993-37050
09:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 15.50

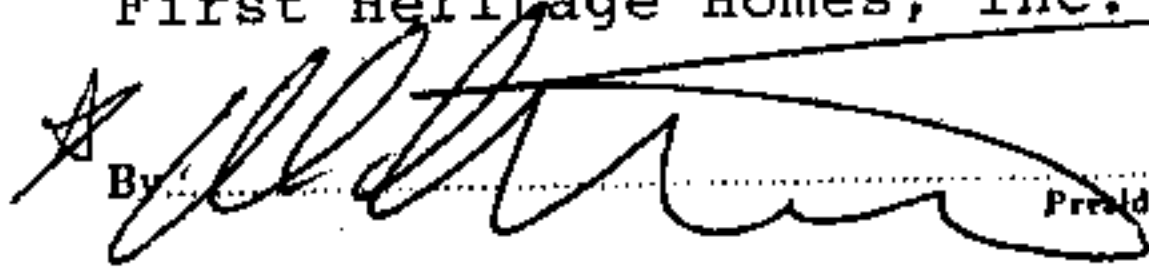
TO HAVE AND TO HOLD, To the said GRANTEEES for and during their joint lives and upon the death of either of
them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, D. L. Crockett
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 15th day of November 19 93

ATTEST:

First Heritage Homes, Inc.

By  President

Secretary

STATE OF ALABAMA }
COUNTY OF JEFFERSON }

I, the undersigned authority a Notary Public in and for said County in said
State, hereby certify that D. L. Crockett
whose name as President of First Heritage Homes, Inc.
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, as such officer and with full authority, executed the same voluntarily for and as
the act of said corporation,

Given under my hand and official seal, this the 15th day of November 19 93

My Commission Expires: 8/29/94


Notary Public