

This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY SIX THOUSAND & NO/100----
(\$126,000.00) DOLLARS to the undersigned grantor, W. A. Jones Construction Co.,
Inc. a corporation, (herein referred to as the GRANTOR), in hand paid by the
GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR
does by these presents, grant, bargain, sell and convey unto Todd M. Ketcham and
wife, Kelli M. Ketcham (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:

Lot 22, 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 existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$119,700.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 100 Wagon Trail, 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 said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of
said premises; that they are free from all encumbrances, 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 GRANTEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, W. A. Jones, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
30th day of November, 1993.

W. A. Jones Construction Co., Inc.
By: W. A. Jones
W. A. Jones, President

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state,
hereby certify that W. A. Jones whose name as the President of W. A. Jones
Construction Co., 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 30th day of November, 1993

Courtney H. Mason, Jr.
Notary Public

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

12/06/1993-38762
12:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 15.00

Inst # 1993-38762