

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 Fourteen Thousand and no/100ths-----
----- (\$14,000.00) DOLLARS to the undersigned grantor or grantors in hand
paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Christine L.
Kemeys, a single individual (herein referred to as grantors), do grant, bargain,
sell and convey unto James E. Watts and wife, Marlene M. Watts (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:

Parcel I

Lot 92, according to the survey of Portsouth, Third Sector, as recorded in Map
Book 7 page 110, in the Office of the Judge of Probate of Shelby County,
Alabama; being situated in Shelby County, Alabama.

Parcel II

Commence at the Southeast corner of Lot 93, according to the survey of
Portsouth, Third Sector, as recorded in Map Book 7 page 110 in the Probate
Office of Shelby County, Alabama; thence run Northwesterly along the East line
of said Lot 145.95 feet to the Northeast corner of said Lot; thence 171 deg.
39 min. 44 sec. left and run Southeasterly for 137.21 feet to the south line
of said Lot; thence 73 deg. 17 min. 52 sec. left and run Easterly 21.96 feet
to the point of beginning; being situated in Shelby County, Alabama.

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

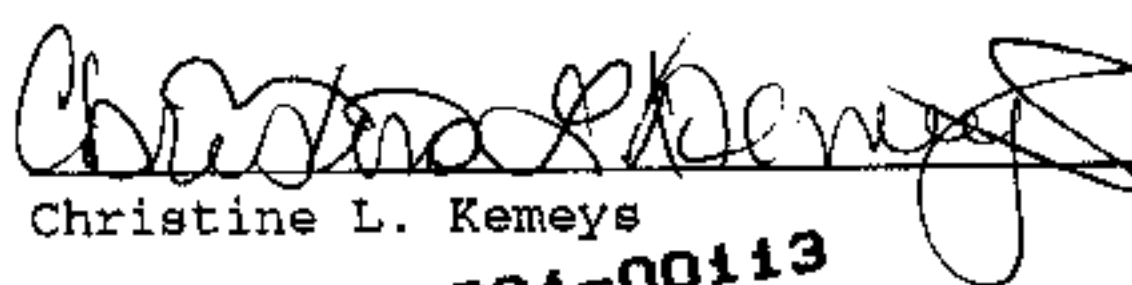
And as further consideration, the herein grantee(s) expressly assume(s) and
promise(s) to pay that certain mortgage to City Federal Savings and Loan
Association recorded in Real 255 page 140; which said mortgage was assigned to
SouthTrust Mortgage Corporation as recorded in Real 259, Page 836, in the
Probate Office of Shelby County, Alabama, according to the terms and
conditions of said mortgage and the indebtedness thereby secured.

GRANTEES' ADDRESS: 104 Conch Circle, 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 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, I have hereunto set my hand and seal, this 29th day of
December, 1993.


Christine L. Kemeys

(SEAL)

Inst # 1994-00113

01/04/1994-00113
02:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCO 25.00

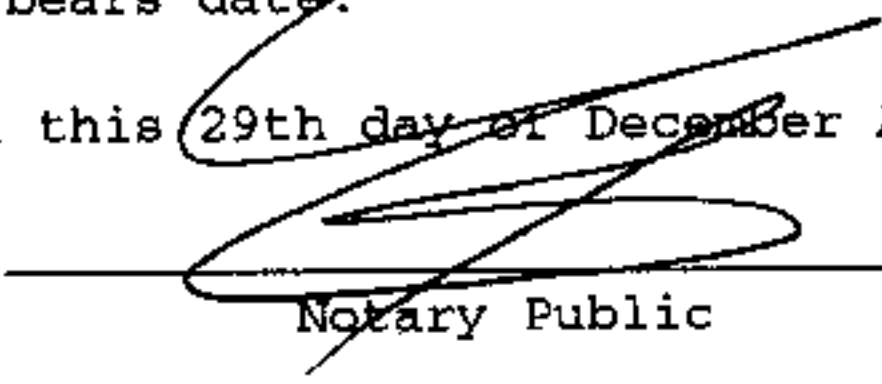
Inst # 1994-00113

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 Christine L. Kemeys, a single individual 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of December A.D., 1993


Notary Public

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

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