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This instrument was prepared by:

(Name) Timothy A. Massey
(Address) 1100 East Park Dr, Ste 301
Birmingham, AL 35235

Send Tax Notice to:

(Name) Duane L. Kloewer
(Address) 1484 Indian Crest Drive
Birmingham, AL 35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

Jefferson COUNTY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Twenty Five Thousand and 00/100***** DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Lynn Meryl Davis, and husband, Charles Lindamood, III
(herein referred to as grantors) do grant, bargain, sell and convey unto

Duane L. Kloewer and Linda A. Kloewer
(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, the following described real estate situated in Shelby County, Alabama to-wit:

See Attached Exhibit "A"

Subject to 1994 taxes and thereafter.

Subject to easements, restrictions, covenants and conditions of record if any.

\$180,000.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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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.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the 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 noted 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, _____ have hereunto set _____ hand(s) and seal(s), this 13th day of January, 1994.

WITNESS

(Seal)

(Seal)

(Seal)

Lynn Meryl Davis (Seal)

Lynn Meryl Davis

Charles Lindamood, III by Lynn Meryl Davis (Seal)

his Attorney in Fact

Charles Lindamood, III by Lynn Meryl Davis (Seal)

his Attorney in Fact by Power of (Seal)

Attorney

STATE OF ALABAMA

Jefferson COUNTY

} General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State,

hereby certify that Lynn Meryl Davis, A Married Woman

whose name 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 13th day of January A.D., 19 94

November 18, 1997

My Commission Expires:

Kerry D. Burk
Notary Public

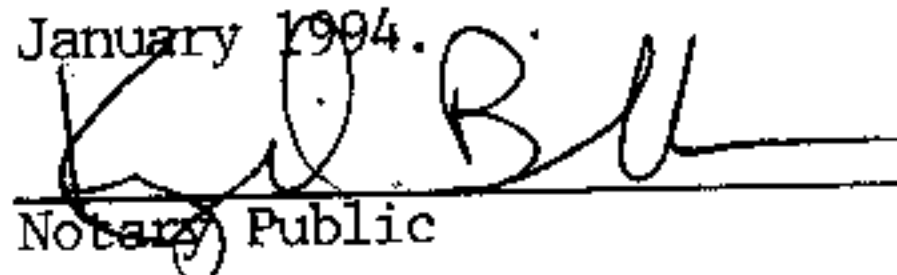
State of Alabama
County of Jefferson

Before me personally appeared Lynn Meryl Davis as Attorney in Fact for Charles Lindamood, III to me well known and known to me to be the person described in and who executed the foregoing instrument and acknowledged to and before me that Lynn Meryl Davis executed said instrument in the capacity and for the purpose therein expressed.

Witness my hand and seal this 13th day of January 1994.

My Commission Expires:

November 18, 1997


Notary Public

MASSEY & STOTSER, P.C.
1100 East Park Drive, Suite 301
BIRMINGHAM, ALABAMA 35235

EXHIBIT A

PARCEL I:

Lot 1, Block 2, according to the Survey of Indian Crest Estates, Second Sector, as recorded in Map Book 5, Page 42 in the Probate Office of Shelby County, Alabama.

PARCEL II:

Part of the Northeast Quarter of the Northwest Quarter of Section 28, Township 19 South, Range 2 West, Shelby County, Alabama, more particularly described as follows:
Commence at the Northeast corner of said Quarter-Quarter Section and run thence westwardly along the North line thereof 730.34 feet to the point of beginning of the property herein described; thence continue westwardly along said Quarter-Quarter Section line 321.56 feet; thence turn 109 degrees 55 minutes 30 seconds left and run southeastwardly 410.00 feet; thence turn 70 degrees 04 minutes 30 seconds left and run eastwardly 181.93 feet; thence turn 90 degrees 00 minutes left and run northwardly 325.45 feet to the point of beginning.

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