

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

SEND TAX NOTICE TO:
William H. Nelson, III
2104 Swann Lake Cove
Birmingham, AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Five hundred seventy-five thousand and No/100 (\$575,000.00) Dollars to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

RONALD H. DYAR, AN UNMARRIED MAN
AND SHARON DYAR, AN UNMARRIED WOMAN

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

WILLIAM H. NELSON, III AND JUDY Q. NELSON

(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:

Lot 38, according to the Survey of Southlake First Addition, as recorded in Map Book 14, Page 31, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

\$400,000.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

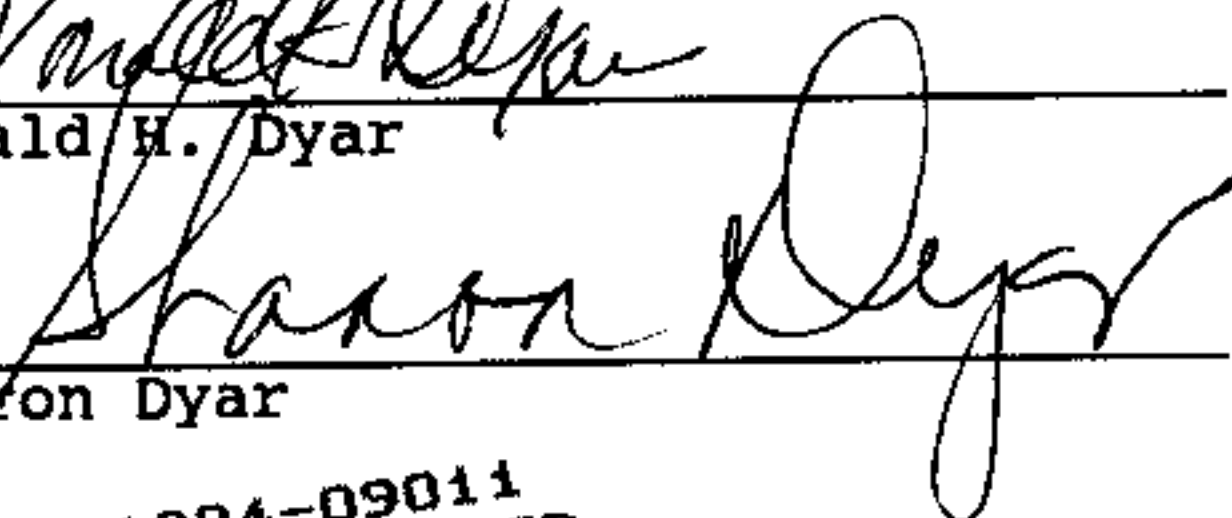
TO HAVE AND TO HOLD, the same unto the Grantees for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 (we) have hereunto set my (our) hand(s) and seal(s) this 15th day of March, 1994.



Ronald H. Dyar



Sharon Dyar

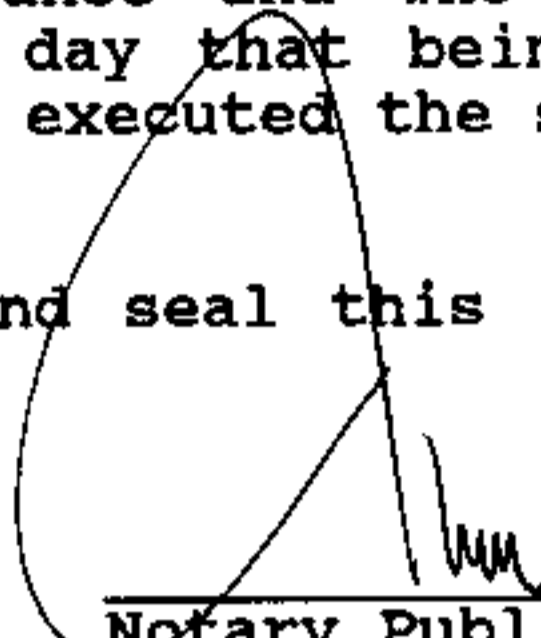
03/21/1994-09011
08:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 186.00

Inst # 1994-09011

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ronald H. Dyar, an unmarried man and Sharon Dyar, an unmarried woman, 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 seal this 15th day of March, 1994.



Notary Public

MY COMMISSION EXPIRES: 2/23/96

Inst # 1994-09011

03/21/1994-09011
08:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 186.00

Inst # 1994-09011