

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 TWO HUNDRED SIX THOUSAND NINETY TWO & 91/100----
(\$206,092.91) DOLLARS to the undersigned grantor, J. D. Scott 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 Marshall L. McElfresh
and wife, Sandra McElfresh (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 21, according to the survey of The Highlands, 1st Sector, as recorded in
Map Book 17 page 100 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$164,874.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 2000 Highland Drive Hoover, Alabama 35244

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, J. D. Scott, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
24th day of March, 1994.

J. D. Scott Construction Co., Inc.
By: J. D. Scott
J. D. Scott, 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 J. D. Scott whose name as the President of J. D. Scott
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 24th day of March, 1994

Notary Public
Inst # 1994-10207

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

03/29/1994-10207
11:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 50.00

Inst # 1994-10207