

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 ONE HUNDRED EIGHTY FOUR THOUSAND & NO/100----
(\$184,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Ronald T. Kelly and
wife, Sharon K. Kelly (herein referred to as grantors), do grant, bargain, sell
and convey unto Wayne C. Champion and wife, Juanita J. Champion (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:

Lot 56, according to the survey of Countryside at Chelsea, Third Sector, as
recorded in Map Book 12 page 84 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.

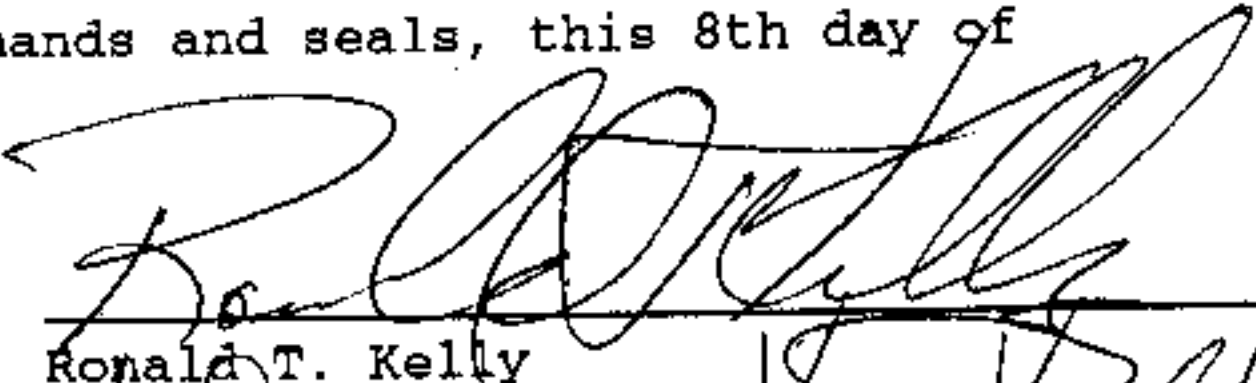
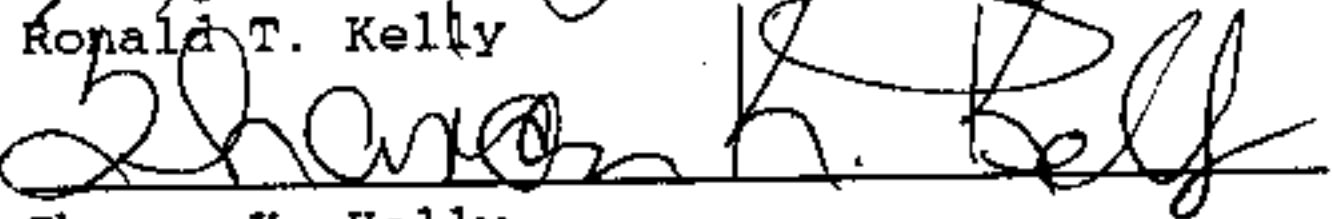
\$50,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 337 Timber Trail, Chelsea, Alabama 35043

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, we have hereunto set our hands and seals, this 8th day of
April, 1994.


Ronald T. Kelly (SEAL)

Sharon K. Kelly (SEAL)

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 Ronald T. Kelly and wife, Sharon K. Kelly 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 official seal this 8th day of April A.D., 1994

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

Notary Public
12:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 142.50

Inst # 1994-12052