

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 TWENTY FOUR THOUSAND & NO/100----
(\$124,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Lanier S. Cardwell and
wife, Wilma B. Cardwell (herein referred to as grantors), do grant, bargain, sell
and convey unto James Dwight Risk and wife, Deborah June Risk (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

Lots 4 and 5, in Block, 1, of Pine Grove Camp according to the survey
of said Pine Grove Camp, a map of which is recorded in the Probate Office of
Shelby County, Alabama, in Map Book 4 at page 8, and being situated in the SE
1/4 of the SE 1/4 of Section 12, Township 24 North, Range 15 East, Shelby
County, Alabama. Mineral and mining rights excepted.

Less and except the following:

A ten (10) foot strip along the East boundary of Lot 4, Block 1 of Pine Grove
Camp according to the survey of said Pine Grove Camp which is recorded in the
Probate Office of Shelby County, Alabama, in Map Book 4 at page 8, and being
situated in the SE 1/4 of the SE 1/4 of Section 12, Township 24 North, Range 15
East, Shelby County, Alabama.

Parcel II

The west three feet of the east ten feet of Lot 4, Block 1, of Pine Grove Camp
as recorded in Map Book 4 page 8, in the Judge of Probate Office of Shelby
County, Alabama; being situated in Shelby County, Alabama.

Parcel III

A part of Lot 9, Block One of Pine Grove Camp as recorded in Map Book 4 page 8
in the Probate Office of the Judge of Probate of Shelby County, Alabama,
described as follows:

Commence at the Northwest corner of Lot 5, Block One of said Pine Grove Camp,
thence run South along the West line of said Lot a distance of 130 feet to the
Southwest corner of said Lot 5 and the point of beginning; thence continue
last course 18.63 feet, thence turn left 81 deg. 54 min. 57 sec. and run
Southeast 99.73 feet, thence turn left 15 deg. 23 min. 48 sec. and run
Northeast 92.30 feet, thence turn left 346 deg. 21 min. 32 sec. and run
Northwest 191.46 feet to the point of beginning. All being situated in Shelby
County, Alabama.

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

\$99,200.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 70 Pine Street, Shelby, Alabama 35143

Lanier S. Cardwell is the surviving grantee of that certain deed as recorded in Deed Book 232, Page
256, in the Probate Office of Shelby County, Alabama, the other grantee, Beverly D. Cardwell,
having died on or about the 14th day of July, 1980.

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.

05/11/1994-15336
09:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 36.00

Inst # 1994-15336

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 6th day of May, 1994.

Lanier S. Cardwell

(SEAL)

Lanier S. Cardwell

Wilma B. Cardwell

(SEAL)

Wilma B. Cardwell

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 Lanier S. Cardwell and wife, Wilma B. Cardwell 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 6th day of May A.D., 1994

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

Notary Public

Inst # 1994-15336

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