MICHAEL B. MURRAY 132 Windwood Circle Montevallo, Alabama

35115

This instrument was prepared by

(Name) HOLLIMAN, SHOCKLEY & KELLY

3821 Lorna Road, Suite 110 (Address) Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Ninety-eight Thousand and No/100------DOLLARS

to the undersigned grantor. FIRST HERITAGE HOMES, INC., (herein referred to as 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

MICHAEL B. MURRAY and ANGELA C. MURRAY

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivori of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, aituated in the County of Shelby State of Alabama, to-wit:

Lot 20, according to the survey of Windy Oaks, Phase 3, as recorded in Map Book 15 Page 113 in the Probate Office of Shelby County; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1994 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

(3) Mineral and mining rights, if any.

\$ 158,400.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1994-16094

05/18/1994-16094 01:08 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 48.50 ggi MJS

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 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.

D. L. Crockett President, IN WITNESS WHEREOF, the said GRANTOR, by its 19 94 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 6th day of May

ATTEST:

FIRST HERLTAGE HOMES.

STATE OF ALABAMA COUNTY OF JEFFERSON

the undersigned authority

a Notary Public in and for said County in said

D. L. Crockett State, hereby certify that FIRST HERITAGE HOMES, INC. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being whose name as 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,

May

Given under my hand and official seal, this the 6th day of OFFICIAL SEAL

JOHN R. HOLLIMAN NOTARY PUBLIC FOR

STATE OF ALABAMA AT LARGE

FORM NO LT004

My Commission Expires:

COMMISSION EXPIRES 8-29-94

Natary Public