

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 EIGHTY NINE THOUSAND NINE HUNDRED & NO/100----
(\$89,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Robert Earl Simmons and
wife, Judy M. Simmons (herein referred to as grantors), do grant, bargain, sell
and convey unto Timothy Joseph Ludorf and wife, Marcy Lynne Ludorf (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 91, according to the survey of Scottsdale, Second Addition, as recorded in
Map Book 7 page 118 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

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

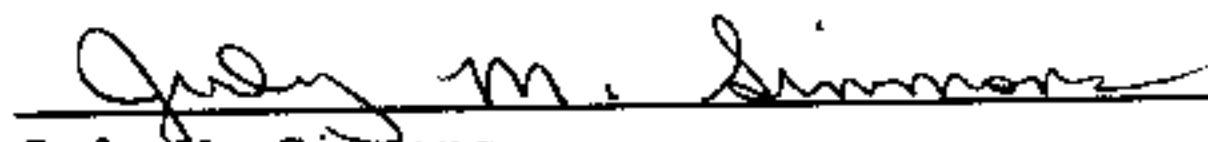
\$89,264.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1104 Henry Drive, Alabaster, Alabama 35007
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 26th day of
July, 1994.

 (SEAL)
Robert Earl Simmons

 (SEAL)
Judy M. Simmons

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 Robert Earl Simmons and wife, Judy M. Simmons 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 26th day of July 1994 Inst # 1994-23742

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

07/29/1994-23742
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.55

Inst # 1994-23742