Send Tax Notice To:

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of

One Hundred Eighty-Two Thousand Eight Hundred Fifty and 00/100'S *** (\$182,850.00)

to the undersigned Grantor(s), in hand paid by the Grantee(s) herein, the receipt whereof is acknowledged, I or we,

James Payton and Wanda S. Payton, husband and wife (hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell and convey unto

Thomas H. Wyatt and Mary J. Wyatt

(herein referred to as Grantees), for and during their joint

lives and upon the death of either of them, then to the survivor

(nerein 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 right of reversion, the following described real estate, situated in **Sheiby** County, Alabama, to-wit:

See Exhibit "A" Attached hereto for Legal Description.

\$ 110000 of the above recited consideration was paid from the proceeds of a mortgage loan of even date executed simultaneously herewith.

Subject to Ad Valorem taxes for the year 1994 and subsequent years not yet due and payable.

Subject to covenants and restrictions, building lines, easements and rights of way of record.

Subject to Mineral and Mining rights of record and all rights and privileges incident thereto.

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

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; it being the intention of the parties to this conveyance, that, unless the joint tenancy hereby created is severed or terminated during the joint lives of the GRANTEES herein, in the event one GRANTEE herein survives the other, the entire interest in fee simple in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and his/her/their heirs, executors and assigns shall, warrant and defend the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

The Commission of the Commissi

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 26th day of August, 1994.

lames Payton

Wanda S. Payton

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James Payton and Wanda S. Payton, husband and wife whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 26th day of August, 1994.

NOTARY PUBLIC

(AFFIX SEAL)

MY COMMISSION EXPIRES:09/21/94

OUR FILE NO.: 94157RB

This instrument prepared by:

W. Russell Beals, Jr., Attorney at Law

BEALS & ASSOCIATES, P.C.

#10 Inverness Center Pkwy., Suite 110

Birmingham, AL 35242-4818

10892-*ccr * 2234-26801

08/30/1994-26801 09:49 AM CERTIFIED SHLBY COUNTY JUDGE OF PROBATE 003 SHA 86.30

Our File: 94157RB

EXHIBIT "A"

Lot 18, according to the Survey of First Addition to Kerry Downs, as recorded in Map Book 7, Page 73, in the Probate Office of Shelby County, Alabama.

Also:

Part of Lot 17, First Addition to Kerry Downs, as recorded in Map Book 7, Page 73 in the Probate Office of Judge of Probate, Shelby County, Alabama, more particularly described as follows:

Begin at the most Southerly corner of Lot 18 of said subdivision; thence in a Northwesterly direction along the Northerly line of said Lot 17, a distance of 137.13 feet to a point on the Easterly right of way line of Glasgow Circle, said point also being on a curve to the right having a radius of 50.00 feet and a central angle of 8 degrees, 01', 17"; thence left in a Southeasterly direction and along said curve and right of way line to the right a distance of 7.00 feet; thence 42 degrees, 27', 01" left from tangent of said curve in a Southeasterly direction a distance of 130.67 feet to a point on the most Northeasterly line of said Lot 17; thence 77 degrees, 16' left in a Northeasterly direction a distance of 4.46 feet to the point of beginning.