Send Tax Notice to: Michael C. Gellness and Debra W. Gellness 112 Moss Hill Lane, Calera, Alabama 35040

This instrument was prepared by

Newman & Sexton, Attorneys at Law

(Address) 3021 Lorns Road, Suite 310, Birmingham, Alabama 35216

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALARAMA, Birmingham, Alabama

STATE OF ALABAMA COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of

One Hundred Twenty Four Thousand and No/100 ------Dollars

(\$124,000.00)

to the undersigned grantor. Lowery & Hamilton Builders, 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 C. Gellness and Debra W. Gellness

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

Lot 66, according to the survey of Southern Hills, Sector 6, Phase One, as recorded in Map Book 17, page 93, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to: 1. Taxes for the year 1994 and subsequent years.

2. Easements, restrictions, reservations, limitations, rights-of-way, covenants and conditions of record, if any.

\$118,650.00 of the above mentioned purchase price was paid for from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1994-27813

09/09/1994-27813 01:19 PM CERTIFIED 01:19 PM CERTIFIED SWELDY COUNTY JUSTE OF PROBATE 001 SWA 13.00

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.

IN WITNESS WHEREOF, the said GRANTOR, by its Secretary", Mary Catherine Hamilton who is authorized to execute this conveyance, has bereto set its signature and seal, this the 1st day of September 1994

ATTEST:

Serretory

Lowery & Hamilton Builders, Inc.

amilton XXXXX

STATE OF Alabama COUNTY OF Jefferson

a Notary Public in and for said County in said

State, hereby certify that Mary Catherine Hamilton

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Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., whose name as Secretary of Lowery & Hamilton Builders, Inc., which is sufficiently as the secretary of Lowery & Hamilton Builders, Inc., which is sufficiently as the secretary of Lowery & Hamilton Builders, Inc., which is sufficiently as the secretary of Lowery & Hamilton Builders, Inc., which is sufficiently as the secretary of Lowery & Hamilton Builders, Inc., and the secretary of Lowery & Hamilton Builder's and the secreta

Given under my hand and official seal, this the

day of

1997

commission expires: /-2-96

FORMING LT004