

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 NINETY SEVEN THOUSAND & NO/100---- (\$97,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, William Kirk Browne and wife, Rosalyn C. Browne (herein referred to as grantors), do grant, bargain, sell and convey unto George B. Etheridge and wife, Tracey F. Etheridge (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 5, according to Park Forest Subdivision, First Sector, as recorded in Map Book 7 Page 155, in the Office of the Judge of Probate 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.

\$87,300.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 108 Forest Parkway, Montevallo, Alabama 35115

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 8th day of September, 1994.

William Kirk Browne (SEAL)
William Kirk Browne
Rosalyn C. Browne BY AND THROUGH HER ATTORNEY IN FACT
William Kirk Browne (SEAL)
Rosalyn C. Browne by and through her
Attorney in Fact William Kirk Browne

SEE OTHER SIDE FOR ACKNOWLEDGEMENT

Inst # 1994-27918

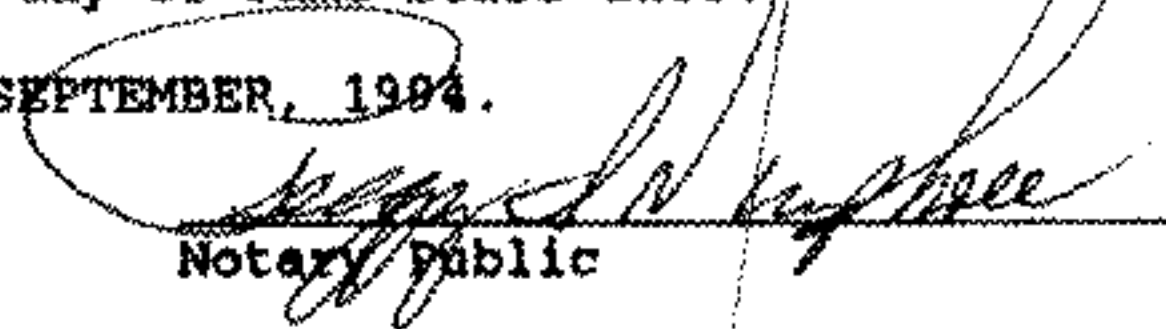
09/12/1994-27918
08:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCB 21.00

State of Alabama)
County of Shelby)

I, the undersigned, hereby certify that William Kirk Browne, a married man, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day of same bears date.

GIVEN UNDER MY HAND THIS 8TH DAY OF SEPTEMBER, 1994.

My Commission Expires: 4/9/95

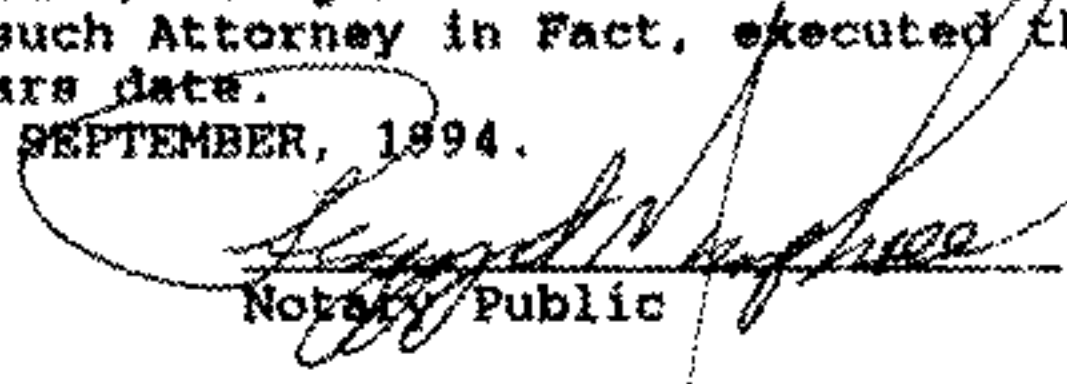

Notary Public

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that William Kirk Browne, whose name as Attorney In Fact for Rosalyn C. Browne, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, in his capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 8TH DAY OF SEPTEMBER, 1994.

My Commission Expires: 4/9/95


Notary Public

Inst # 1994-27918

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