

This Instrument Prepared By:  
James F. Burford, III  
Suite 200, 100 Vestavia Office Park  
Birmingham, Alabama 35216

Send Tax Notice To:  
FRED R. AGEE  
1349 COLUMBIA DR.  
B'ham AL. 35226

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS**

STATE OF ALABAMA )

SHELBY COUNTY ) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Thirty-Two Thousand Five Hundred and No/100 Dollars (\$32,500.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I, HOWARD W. LOVELESS, JR., a married man (herein referred to as GRANTOR) do grant, bargain, sell and convey unto FRED R. AGEE and PEGGY AGEE (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, an undivided one-half (1/2) interest in the following described real estate situated in Shelby County, Alabama to-wit:

Lot 1, according to the Map and Survey of River Oaks, as recorded in Map Book 18, Page 70 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1995 and thereafter; (2) Public easements as shown by recorded plat including 60 foot private road access and recorded in Map Book 18, Page 70; (3) Flood rights, other easements and other interests owned by Alabama Power Company, including rights in Civil Case Number CA 66-769 and lis pendens for Page 381 in the Probate Office of Shelby County, Alabama.

The property conveyed herein is not the homestead of the Grantor or Grantor's spouse.

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 do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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, the undersigned has set their hands and seals, this 28 day of September, 1994.

Howard W. Loveless, Jr.  
Howard W. Loveless, Jr.  
10/13/1994-31151  
10:28 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 41.00

STATE OF ALABAMA )  
COUNTY OF Blount )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that HOWARD W. LOVELESS, JR., a married man, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 28 day of Sept, 1994.

Hayle Cowden  
Notary Public  
My Commission Expires: 9-11-97

Inst # 1994-31151