

This instrument was prepared by

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WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FIFTY NINE THOUSAND & NO/100----
(\$159,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, I, Mairiam S. Nichols, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Charles T. Bryars and wife, Sue C. Bryars (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 23-A, according to the Resurvey of Lots 23 & 24 of Shelby Shores, 1978
Addition, as recorded in Map Book 19, Page 27, in the Probate Office of Shelby
County, Alabama. Situated in Shelby County, Alabama.
According to the survey of Thomas E. Simmons, Registered Land Surveyor of
Alabama dated October 31, 1994.

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

\$135,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 788 North River Drive, Shelby, Alabama 35143

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, I have hereunto set my hand and seal, this 1st day of
November, 1994.

Mairiam S. Nichols (SEAL)
Mairiam S. Nichols

11/04/1994-32921
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 32.50
General Acknowledgment

STATE OF ALABAMA
SHELBY COUNTY COUNTY

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that Mairiam S. Nichols, a single individual 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, she executed the
same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of November A.D., 1994

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

Courtney H. Mason, Jr.
Notary Public

Inst # 1994-32921