THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM AL 35226

Daniel F. Bruner 2269 Richmond Circle Birmingham, AL 35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of One Hundred Twenty-nine Thousand Nine Hundred and No/100 (\$129,900.00) Dollars to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

RICARDO C. TESTINO AND WIFE, CATHY M. TESTINO

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

DANIEL F. BRUNER AND CHARLA N. BRUNER

(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, the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 6, according to the Survey of Chanda-Terrace, 5th Sector, as recorded in Map Book 14, Page 10, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

\$123,400.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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 (we) have hereunto set my (our) hand(s) and seal(s)

this 27th day of October, 1994.

RICARDO C. TESTINO

CATHY M. TESTINO

11/04/1994-32944 10:12 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 17.50 STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that RICARDO C. TESTINO AND WIFE, CATHY M. TESTINO, whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 27th day of October, 1994.

Notary Public

MY COMMISSION EXPIRES: 2/23/96

Inst # 1994-32944

11/04/1994-32944 10:12 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 MCD 17.50