

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 ONE HUNDRED TWENTY NINE THOUSAND & NO/100----
(\$129,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, MariEllen Morrison, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Arshad N. Mirza and wife, Farzana Y. Mirza (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 90, according to the survey of Navajo Hills, Ninth Sector, as recorded in
Map Book 10 page 84 A & B, in the Probate Office 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.

MariEllen Morrison is one and the same person as MariEllen M. Lucas.

GRANTEES' ADDRESS: 1017 Colonial Drive, Alabaster, Alabama 35007.

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 29th day of
December, 1994.


MariEllen Morrison (SEAL)

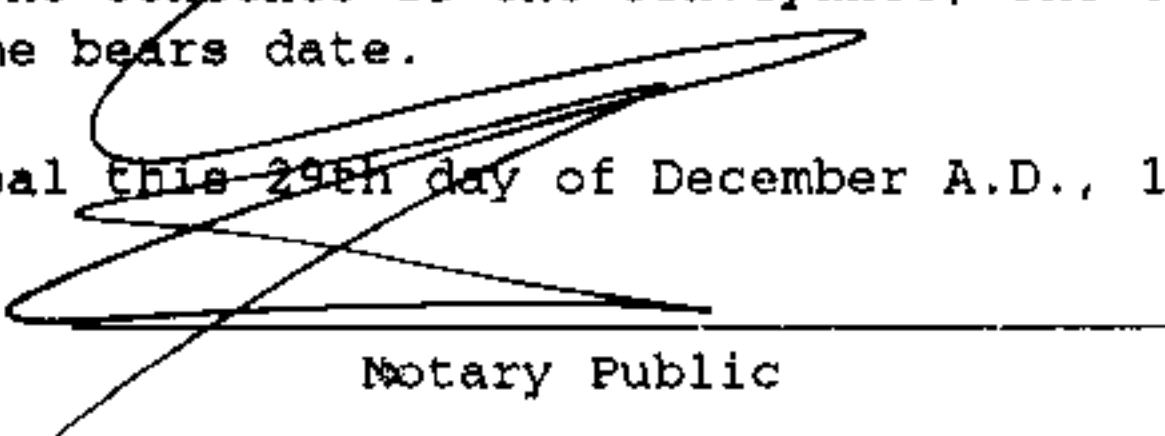
STATE OF ALABAMA
SHELBY COUNTY COUNTY

01/03/1995-00023
09:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 S. Gener 427.50 Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that MariEllen Morrison, 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 29th day of December A.D., 1994

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


Notary Public

Inst # 1995-00023