

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 EIGHTY ONE THOUSAND NINE HUNDRED & NO/100----
(\$81,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, J.D. Jackson and wife,
Teresa G. Jackson (herein referred to as grantors), do grant, bargain, sell and
convey unto James M. Clark and wife, Tracy S. Clark (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:

Inst # 1995-02949

Lot 11, in Block 5, according to the Survey of Bermuda Hills, Second Sector,
Second Addition, as recorded in Map Book 9, Page 29, in the Probate Office of
Shelby County, Alabama. Mineral and mining rights excepted.

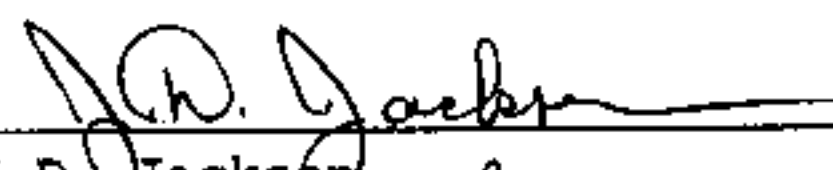
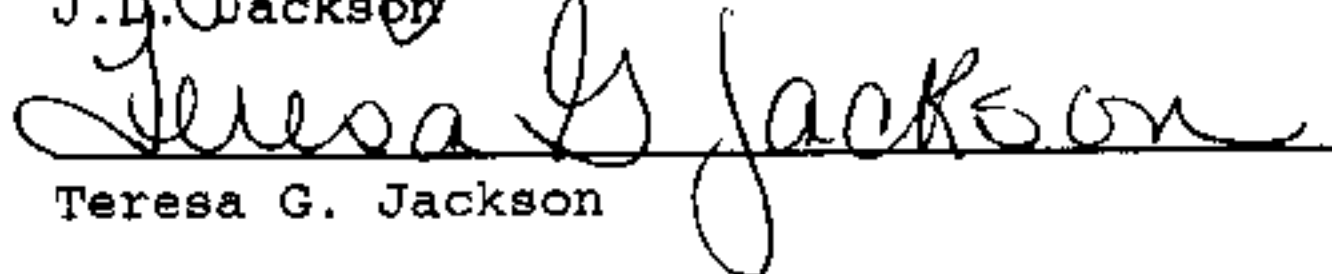
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$80,386.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 133 Winterhaven 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, we have hereunto set our hands and seals, this 30th day of
January, 1995.

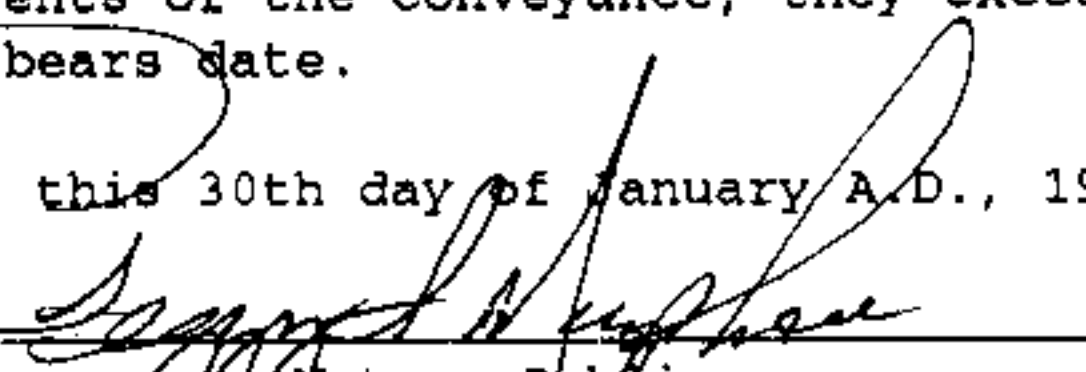

J.D. Jackson (SEAL)

Teresa G. Jackson (SEAL)

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that J.D. Jackson and wife, Teresa G. Jackson 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 official seal this 30th day of January A.D., 1995


Notary Public
2-9-95

02/02/1995-02949
10:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 10.50