

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 SEVEN THOUSAND FOUR HUNDRED & NO/100----
(\$87,400.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Michael P. O'Connor, III
and Tina M. Savage, single individuals (herein referred to as grantors), do grant,
bargain, sell and convey unto John C. Bertschinger and wife, Myra N. Bertschinger
(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 12, in Block 5, according to the Survey of Southwind, Second Sector, as
recorded in Map Book 6, Page 106, 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.

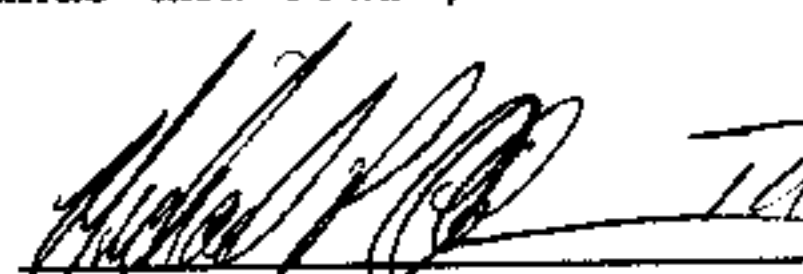
\$87,168.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1751 Tahiti Lane Alabaster, Alabama 350078

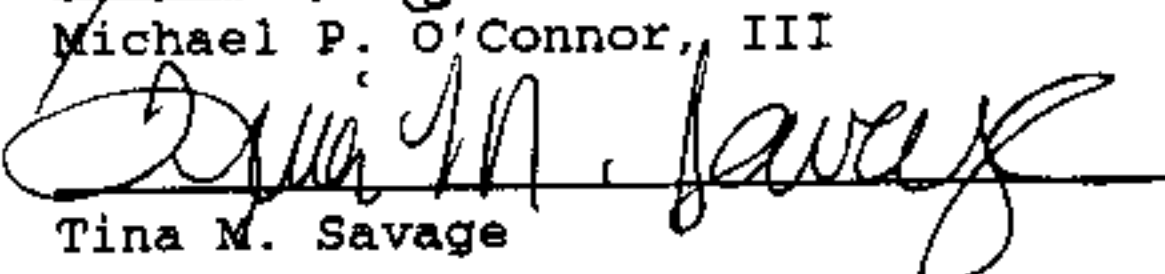
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon
the death of either of them, then to the survivor of them in fee simple, and to
the heirs and assigns of such survivor forever, together with every contingent
remainder and right of reversion.

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 1st day of
March, 1995.


Michael P. O'Connor, III

(SEAL)


Tina M. Savage

(SEAL)

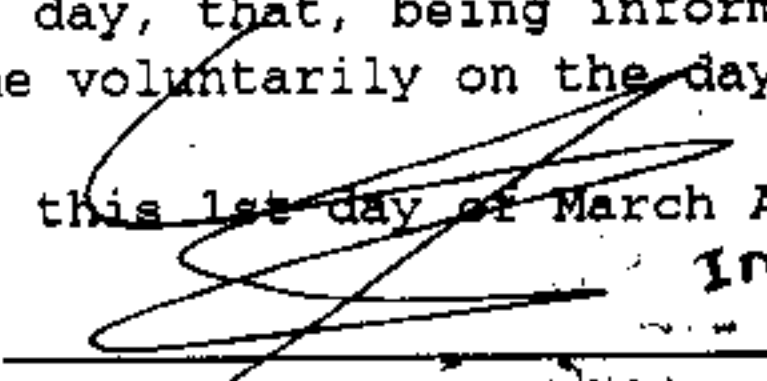
STATE OF ALABAMA

SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that Michael P. O'Connor, III and Tina M. Savage, single
individuals 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 1st day of March A.D. 1995


Notary Public

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

STATE OF ALABAMA
03/03/1995-05561
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.00

1995-05561