

SEND TAX NOTICE TO:  
KENT E. BAKER and MARGARET M. BAKER .  
116 King Charles Lane  
Alabaster, AL 35007

This instrument was prepared by

(Name) Holliman, Shockley & Kelly  
2491 Pelham Parkway  
(Address) Pelham, AL 35124

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA  
COUNTY OF SHELBY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Twenty-Nine Thousand Nine Hundred and no/100-----

to the undersigned grantor, FIRST TAM, INC. a corporation.  
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

KENT E. BAKER and wife, MARGARET M. BAKER

(herein referred to as GRANTEEES) 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 right of reversion, the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 45, according to the Survey of Spring Gate Estates, Phase One, as recorded in Map Book 19, Page 23, in the Probate Office of Shelby County, Alabama.  
Minerals and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1995 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

\$ 123,400.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1995-08699

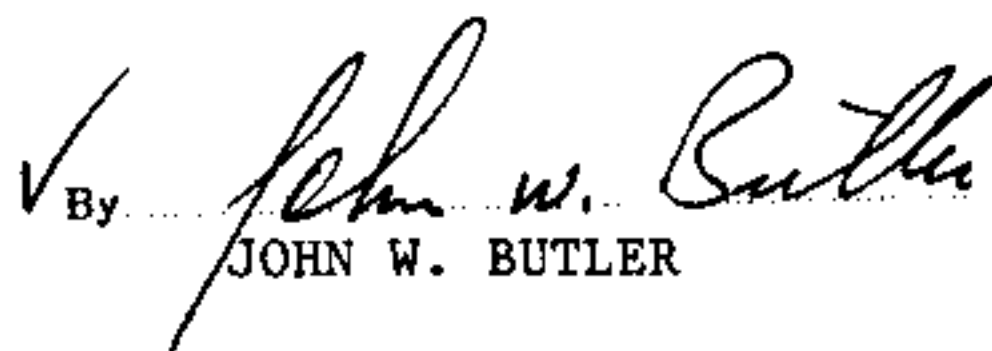
04/05/1995-08699  
09:40 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 15.00

TO HAVE AND TO HOLD, To the said GRANTEEES 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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, JOHN W. BUTLER  
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of March 19 95

ATTEST:

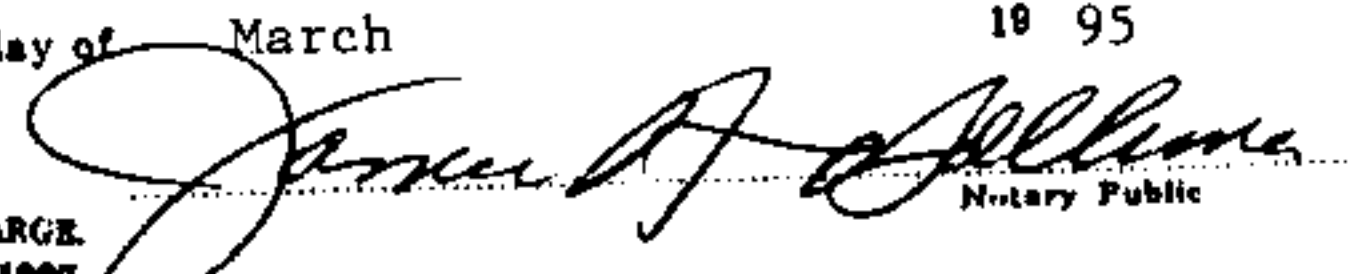
By  President  
JOHN W. BUTLER

STATE OF Alabama  
COUNTY OF Shelby

I, the undersigned authority a Notary Public in and for said County in said State, hereby certify that JOHN W. BUTLER whose name as President of FIRST TAM, INC. a corporation, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 30th day of March 19 95

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Mar. 12, 1997  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

  
Notary Public