

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 FIVE HUNDRED NINETY FIVE THOUSAND & NO/100----  
(\$595,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEES herein, the receipt whereof is acknowledged, we, Sherry A. McCay and  
husband, Steve M. McCay (herein referred to as grantors), do grant, bargain, sell  
and convey unto Mathew A. Dunigan and wife, Katherine S. Dunigan (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, according to the Survey of Greystone, 4th Sector, as recorded in Map  
Book 16, Page 89 A, B & C, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, Common  
Areas and Hugh Daniel Drive, all as more particularly described in the  
Greystone Residential Declaration of Covenants, Conditions and Restrictions  
dated November 6, 1990, and recorded in Real 317, Page 260, in the Probate  
Office of Shelby County, Alabama (which, together with all amendments thereto,  
is hereinafter collectively referred to as the "Declaration").

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

\$450,000.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEES' ADDRESS: 5064 Greystone Way Hoover, Alabama 35242

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 10th day of  
April, 1995.

Sherry A. McCay (SEAL)  
Sherry A. McCay  
Steve M. McCay (SEAL)  
Steve M. McCay

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 Sherry A. McCay and husband, Steve M. McCay 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 10th day of April A.D., 1995

Notary Public

Inst # 1995-09442

04/12/1995-09442  
09:33 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
301 400 153.50