

This form furnished by: **Cahaba Title, Inc.**

Eastern Office
(205) 833-1571
FAX 833-1577

Riverchase Office
(205) 988-5600
FAX 988-5905

This instrument was prepared by:

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

Send Tax Notice to:

(Name) JAMES RICHARD MORGAN AND
(Address) NANCY JOHNSON MORGAN
2000 Cahaba Crest Drive
Birmingham, AL 35242

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 Eighty-Four Thousand Five Hundred and no/100----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,
William DeToma, a married man and wife, Margaret DeToma

(herein referred to as grantors), do grant, bargain, sell and convey unto

James Richard Morgan and wife, Nancy Johnson Morgan

(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in

Shelby

County, Alabama, to-wit:

Lot 78, 2nd Sector, according to the Survey of Altadena Woods, 2nd and 5th Sectors,
as recorded in Map Book 10, Page 54 A & B, in the Office of the Judge of Probate
of Shelby County, Alabama.

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.

\$ 130,000.00 of the purchase price is being paid by the
proceeds of a first mortgage loan executed and recorded
simultaneously herewith.

Inst # 1995-14826

06/07/1995-14826
01:18 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 63.00

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever;
it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint
lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee,
and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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 noted
above; that I (we) have 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s) this 27th
day of March, 19 95.

WITNESS

_____, (Seal)

_____, (Seal)

_____, (Seal)

William DeToma (Seal)
William DeToma

Margaret DeToma (Seal)
Margaret DeToma

STATE OF ~~ALABAMA~~

Shelby

County }

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby
certify that William DeToma, a married man and wife, Margaret DeToma, 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,
he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 27th day of MARCH, A.D., 1995.

My Commission Expires: 8-29-98

Notary Public