

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
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 THIRTY THREE THOUSAND EIGHT HUNDRED & NO/100----
(\$33,800.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Clyde D. Howard and
Jerry Lucas, a married man and a single man (herein referred to as grantors), do
grant, bargain, sell and convey unto B. Wayne Gray and wife, Linda Y. Gray (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 # 1995-16732

Lot 3, according to the survey of Howard & Lucas Subdivision, as recorded in
Map Book 20 page 5 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record. Subject to minimum square footage of 1500 feet
excluding basements, for new construction of homes.

\$21970 .00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 3278 North Broken Bow Drive, Birmingham, AL 35242

THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF THE GRANTORS AS DEFINED BY THE CODE
OF ALABAMA.

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
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 22nd day of
June, 1995.

Inst # 1995-16732
06/26/1995-16732
01:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
20.50
001 MCD

Clyde D. Howard (SEAL)
Clyde D. Howard

Jerry Lucas (SEAL)
Jerry Lucas

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 Clyde D. Howard and Jerry Lucas, a married man and a single
man 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 22nd day of June A.D., 1995

Notary Public

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99