

This instrument was prepared by:

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

Send Tax Notice to:

(Name) JAMES E. O'NEILL & A. LYNNE O'NEILL
(Address) 144 King James Court
Alabaster, AL 35007

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 Thirteen Thousand Nine 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,
LARRY KENT d/b/a LARRY KENT BUILDING COMPANY
(herein referred to as grantors), do grant, bargain, sell and convey unto

JAMES E. O'NEILL and wife, A. LYNNE O'NEILL
(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 17, according to the Survey of Spring Gate, Sector One, Phase Two,
as recorded in Map Book 18, Page 148, 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.

\$ 100,600.00 of the purchase price is being paid by the
proceeds of a first mortgage loan executed and recorded
simultaneously herewith.

Inst # 1995-17865
07/07/1995-17865
03:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 22.00

Inst # 1995-17865

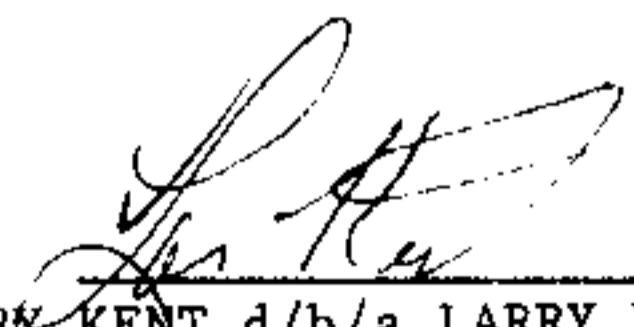
TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever;
it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint
lives of the grantees herein) in 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 30th
day of June, 19 95.

WITNESS

_____(Seal)
_____(Seal)
_____(Seal)


LARRY KENT d/b/a LARRY KENT BUILDING COMPANY
_____(Seal)
_____(Seal)

STATE OF ALABAMA

SHELBY

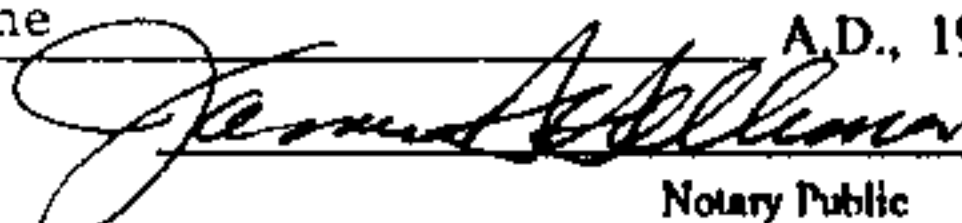
County

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby
certify that LARRY KENT d/b/a LARRY KENT BUILDING COMPANY, 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 30th day of June, A.D., 19 95.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MAR 12, 1997
BONDED THRU NOTARY PUBLIC UNDERWRITERS
My Commission Expires:


Notary Public