

THIS INSTRUMENT PREPARED BY:
MAYNARD, COOPER & GALE, P.C.
1901 Sixth Avenue North
2400 AmSouth/Harbert Plaza
Birmingham, AL 35203

SEND TAX NOTICE TO:
WILLIE JAMES MORRIS
6042 Woodvale Road
Helena, Alabama 35080

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY NINE THOUSAND AND NO/100-----
Dollars (\$ 129,000.00) to the undersigned
grantor or grantors in hand paid by the GRANTEEES herein, the
receipt whereof is acknowledged, we, RONNIE H. BRASHER and wife,
SUSAN BRASHER, (herein referred to as GRANTORS) do grant, bargain,
sell and convey unto WILLIE JAMES MORRIS AND PATRICIA ANN MORRIS
(herein referred to as GRANTEEES) as joint tenants, with right of
survivorship, the following described real estate situated in
Shelby County, Alabama, to-wit:

Lot 42, according to the Survey of Woodvale Subdivision,
as recorded in Map Book 12, Page 21 and 22, in the
Probate Office of Shelby County, Alabama, being situated
in Shelby County, Alabama.

SUBJECT TO: All easements, restrictions, reservations,
and rights of way appearing of record affecting the
subject property.

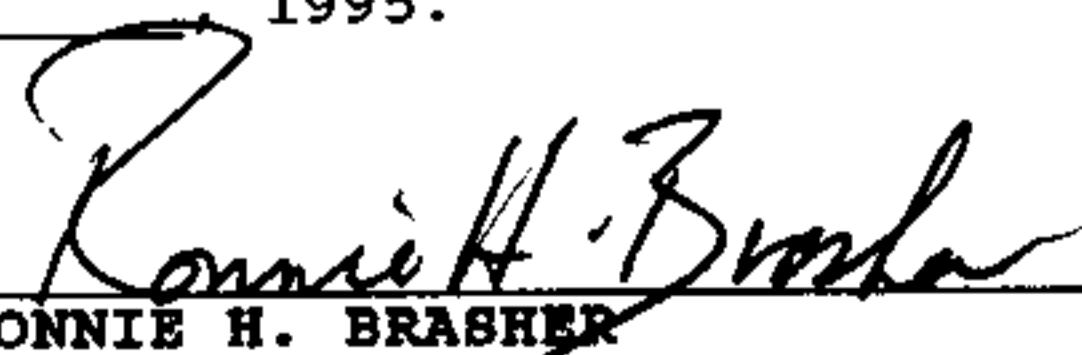
\$ 131,580.00 of the total consideration recited above
was paid from the proceeds of a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEEES 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 we do for ourselves and for our heirs, executors, and
administrators covenant with the said GRANTEEES, their heirs and
assigns, that we are lawfully seized in fee simple of said
premises; that it is free from all encumbrances, unless otherwise
noted above; that we have a good right to sell and convey the same
as aforesaid; that we will and our heirs, executors and
administrators shall warrant and defend the same to the said
GRANTEEES, their heirs and assigns forever, against the lawful
claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals
this 13th day of March 1995.

WITNESS:


RONNIE H. BRASHER (SEAL)


SUSAN BRASHER 07/17/1995-16832
01:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

Inst * 1995-16832

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RONNIE H. BRASHER and wife, SUSAN BRASHER, 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 13rd day of March, 1995.


NOTARY PUBLIC

My Commission Expires: Nov 15, 1996 (SEAL)

Inst # 1995-18832

07/17/1995-18832
01:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00