

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
Attorney at Law
1318 Alford Avenue, Suite 102
Birmingham, Alabama 35226

SEND TAX NOTICE TO:

Jack E. Page
1018 Oak Tree Road
Birmingham, AL 35244

**STATUTORY WARRANTY DEED
JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA)

JEFFERSON COUNTY)

1995-24482

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Two Hundred Seventy-Two Thousand and no/100 (\$272,000.00) Dollars to the undersigned Grantor

B W & W COMPANY, L.L.C.

an Alabama Limited Liability Company (herein referred to as Grantor), in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto

JACK E. PAGE AND NANCY T. PAGE

(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 right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 3104, according to the survey of Riverchase Country Club 31st Addition as recorded in Map Book 18, Page 122, Instrument #94-23360, in the Office of the Judge of Probate of Shelby County, Alabama.

\$200,000.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

The conveyance of this property is made subject to the following exceptions:

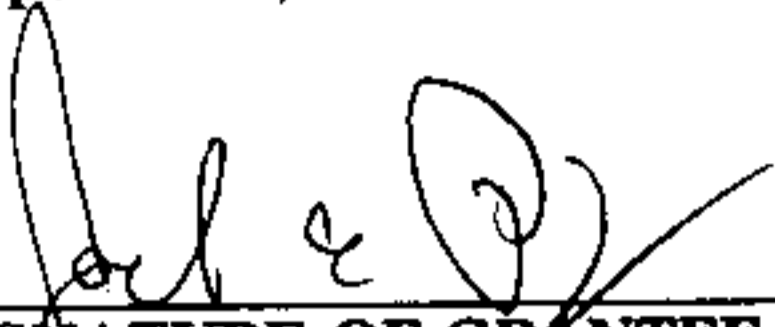
- (i) Mineral and mining rights not owned by the Grantor;**
- (ii) Easements, Rights-of-way, set back lines and building lines of record;**

By Grantees acceptance of this deed, Grantees hereby covenant and agree for themselves and their successors, assigns, licensees, lessees, employees and agents that Grantor shall not be liable for, and no action shall be asserted against Grantor for loss or damage on account of injuries to the property or to any buildings, improvements or structures now or hereafter located upon the property or on account of injuries to any owner, occupant, or other person in or upon the property, which are caused by, or arise as a result of, past or future soil and/or subsurface conditions, known or unknown, (including, without limitations, sinkholes, underground mines, and limestone formations) under or on the property or any other property now or hereafter owned by Grantor, whether contiguous or non-contiguous to the property. For purpose of this paragraph the

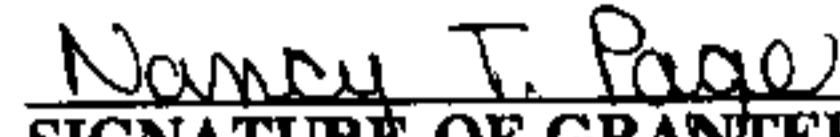
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terms Grantor shall mean and refer to (i) the partners, agents, and employees of Grantor; (ii) the officers, directors, employees and agents of Grantor, and partners thereof; (iii) any successors or assigns of Grantor; and (iv) any successors and assigns of Grantors interest in the property. This covenant and agreement shall run with the land conveyed hereby as against Grantees, and all persons, firms, trusts, partnerships, and limited partnerships, corporations, or other entities holding under or through the Grantees.



SIGNATURE OF GRANTEE
JACK E. PAGE



SIGNATURE OF GRANTEE
NANCY T. PAGE

And the Grantor will warrant and defend the right and title to the above described property into the Grantees against the claims of the Grantor and all persons claiming by, through or under Grantor, but not against the claims of any others.

IN WITNESS WHEREOF, the Grantor, by its duly authorized Member, R. Wilkins Construction Co., Inc., and by its President, Roger Wilkins, have signed and sealed this Deed on this 15th day of August, 1995. Said Member by its President hereby warrants and represents that it is duly authorized under its Operating Agreement and pursuant to a formal resolution of the company to execute and deliver this deed to the Grantees on behalf of the Grantor.

B W & W COMPANY, L.L.C.

BY R. WILKINS CONSTRUCTION CO.,
INC.
ITS AUTHORIZED MEMBER

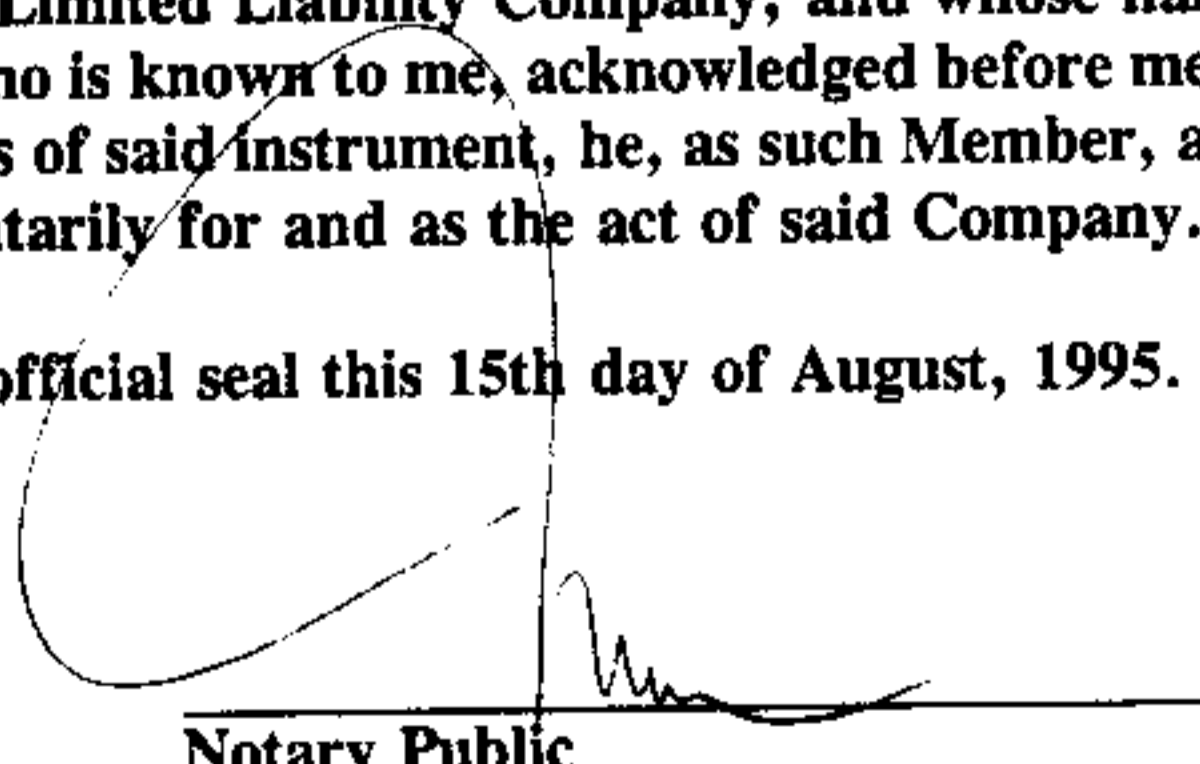
BY: 
Roger Wilkins
ITS PRESIDENT

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public, in and for said county in said state, hereby certify that R. WILKINS CONSTRUCTION CO., INC., an Alabama Corporation (and executed by ROGER WILKINS, its President), whose name as Member of B W & W COMPANY, L.L.C., an Alabama Limited Liability Company, and whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such Member, and with full authority, executed the same voluntarily for and as the act of said Company.

Given under my hand and official seal this 15th day of August, 1995.



Notary Public

My Commission Expires: 2/23/96
1995-24482

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