

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 SEVENTY TWO THOUSAND NINE HUNDRED & NO/100----
(\$72,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Michael A. Denaburg and
wife, Sandra C. Denaburg (herein referred to as grantors), do grant, bargain, sell
and convey unto Richard Brian Sanders and wife, Sharon L. Sanders (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:

A certain lot in the South 1/2 of the Northwest 1/4 of the Northwest 1/4 of
Section 2, Township 21 South, Range 3 West, more particularly described as
follows: Beginning at the Southeast corner of the Northwest 1/4 of the
Northwest 1/4 of Section 2, Township 21 South, Range 3 West, and run North 420
feet; thence run West 200 feet to the point of beginning of the land herein
described; thence run North 100 feet; thence run West 100 feet; thence run
South 190 feet; thence 100 feet to the point of beginning; being situated in
Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

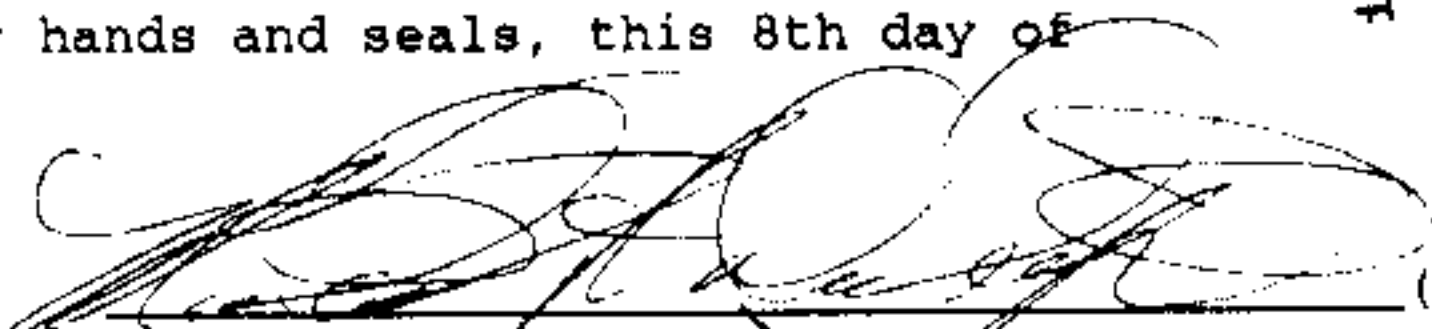
\$72,853.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 939 3rd Avenue Southwest Alabaster, Alabama 35007

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 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 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 8th day of
September, 1995.


Michael A. Denaburg


Sandra C. Denaburg

09/13/1995-25457
10:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
9.00
D01 MCD

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 Michael A. Denaburg and wife, Sandra C. Denaburg 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 8th day of September A.D., 1995

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


Notary Public

Inst # 1995-25457