

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

Inst # 1995-26913

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 FORTY TWO THOUSAND FIVE HUNDRED & NO/100---- (\$142,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Jon R. Christian and wife, Ava M. Christian (herein referred to as grantors), do grant, bargain, sell and convey unto Phillip D. Morgan and wife, Holly H. Morgan (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:

See legal description attached as Exhibit "A"

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


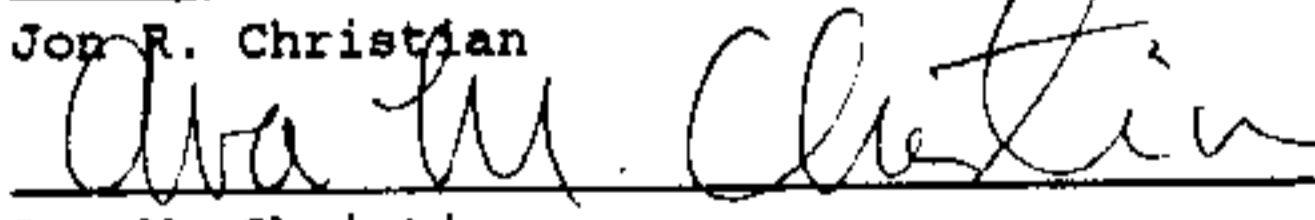
\$135,350.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 712 Bailey Brook Circle Birmingham, Alabama 35244

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 22nd day of September, 1995.

 (SEAL)
Jon R. Christian
 (SEAL)
Ava M. Christian

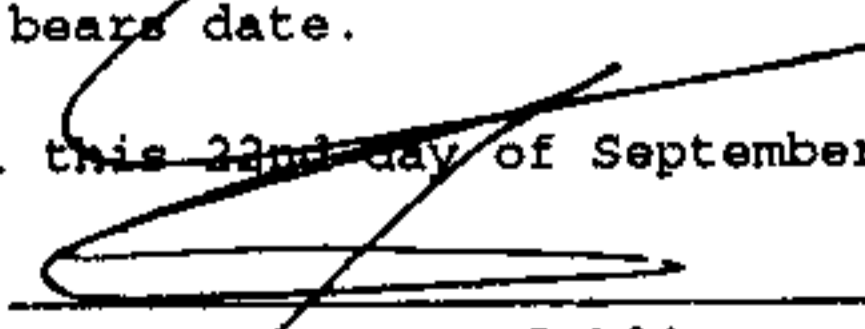
STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jon R. Christian and wife, Ava M. Christian 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 September A.D., 1995

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


Notary Public
Inst # 1995-26913
09/25/1995-26913
03:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 16.00