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 FIFTY SIX THOUSAND FOUR HUNDRED & NO/100---- (\$56,400.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, C.D. Howard and Jerry Lucas, a married man & a single man (herein referred to as grantors), do grant, bargain, sell and convey unto John B. Lusco and wife, Charlotte A. Lusco (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.

GRANTEES' ADDRESS: 70 MAPR LEAF CIRCLE INDIAN SPRINGS, HE THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF C.D. HOWARD AS DEFINED BY THE CODE OF ALABAMA.

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 12th day of October, 1995.

C.D. Howard

(SEAL)

(SEAL)

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 C.D. Howard and Jerry Lucas, a married man & a single man 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 12th day of October A.D., 1995

Notary Public

Inst + 1995-29242

10/13/1995-29242 01:06 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE OOS HCD

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

Exhibit A

A parcel of land situated in the South 1/2 of the SW 1/4 of Section 15, Township 19 South, Range 1 East, Shelby County, Alabama, more particularly described as follows: Begin at the Northwest corner of the SW 1/4 of the SW 1/4 of Section 15, Township 19 South, Range 1 East, Shelby County, Alabama, and run 88 deg. 25 min. 09 sec. East for 1352.36 feet to a point of intersection with the Westerly right of way line of Shelby County Highway No. 55; thence South 27 deg. 41 min. 12 sec. West along the Westerly right of way line of said Highway for 346.85 feet to a point of curve to the left, said curve having a central angle of 1 deg. 04 min. 15 sec. and a radius of 1705.02 feet; thence South 26 deg. 28 min. 01 sec. West along arc of said curve for 31.87 feet; thence South 88 deg. 25 min. 09 sec. West for 1165.10 feet to a point of intersection with the West line of said 1/4 1/4 Section; thence North 01 deg. 24 min. 46 sec. West for 330.00 feet to the point of beginning; being situated in Shelby County, Alabama.

The following restrictive covenants shall attach to and run with the land:

1) No mobile homes on trailers;

2) Any residential homes shall have a minimum of 1,500 square feet excluding the basement;

3) The property shall not be used for any commercial purpose.

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