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 ONE HUNDRED TWO THOUSAND & NO/100---- (\$102,000.00) 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, bargein, a sell and convey unto Larry Heath Riggins and wife, Cindy Bishop Riggins (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 parcel of land in the E 1/2 of the SW 1/4 of Section 15, Township 19 South Range 1 East, Shelby County, Alabama, described as follows: Commence at the SE corner of the SE 1/4 of the SW 1/4 of Section 15, Township 19 South, Range 1 East, Shelby County, Alabama and run North 00 deg. 08 min. 36 sec. West for 710.00 feet to point of beginning; thence continue North 00 deg. 08 min. 36 sec. West for 375.00 feet; thence North 78 deg. 36 min. 43 sec. West for 853.68 feet; thence North 69 deg. 08 min. 19 sec. West for 369.60 feet to a point of intersection with the Easterly right of way line of Shelby County Highway No. 55; thence South 27 deg. 41 min. 14 sec. West for 480.92 feet to a point of curve to the left, said curve having a central angle of 10 deg. 38 min. 46 sec. and a radius of 1625.02 feet; thence South 21 deg. 50 min. 01 sec. West for an arc distance of 301.94 feet to point of tangent; thence North 88 deg. 43 min. East for 1519.14 feet to 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.

GRANTEES' ADDRESS: 1021 1274 AVR. PLEASANT GRAVE, AC 35/27

THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF C.D.HOWARD AS DEFINED BY THE CODE OF ALABAMA.

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

- No mobile homes or trailer;
- 2) Any residential home shall have a minimum of 1,500 square feet excluding the basement;
- 3) The property shall not be used for any commercial purpose.

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)

Jerry Lucas

SEE NOTARY ACKNOWLEDGMENT ON ADDITIONAL PAGE

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

COURTNEY H. MASON, JR. MY COMMISSION EXPIRES 3/5/90

Inst # 1995-29336

10/16/1995-29936 09:12 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 113.00 AMR SOO