This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED THIRTY FOUR THOUSAND & NO/100---(\$234,000.00) DOLLARS to the undersigned grantor, J. Elliott Corp. a corporation,
(herein referred to as the 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 Charles D. Howard and wife, Donna W. Howard
(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:

Lot 3, according to the survey of The Highlands, Second Sector, as recorded in Map Book 18, Page 48, in the Office of the Judge of Probate of Shelby County, Alabama. Situated in Shelby County, Alabama.

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

\$203,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 908 Thistledown Lane Hoover, 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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, James W. Elliott, who is authorized to execute this conveyance, hereto set its signature and seal, this the 17th day of November, 1995.

J. Elliott corp.

By:

James W. Elliott, President

Inst # 1995-33498
11/21/1995-33498
12:10 PM CERTIFIED
SHELBY COUNTY JUBGE OF PROSATE
001 SMA 39.50

STATE OF ALABAMA COUNTY OF SHELBY COUNTY

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state, hereby certify that James W. Elliott whose name as the President of J. Elliott Corp., a corporation, is signed to the foregoing-conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 17th day of November, 1995

Notary Public

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