

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 SEVENTY FIVE THOUSAND & NO/100----
(\$175,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Drew T. Fetterolf and
wife, Beverly L. Fetterolf (herein referred to as grantors), do grant, bargain,
sell and convey unto Joann Clough and husband, Harold Clough (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:

Lot 6, according to the survey of Indian Valley Ranchettes Subdivision, as
recorded in Map Book 5 page 77 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.
Mineral and mining rights excepted.

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

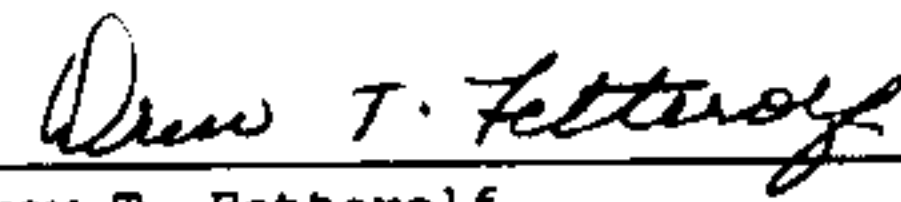
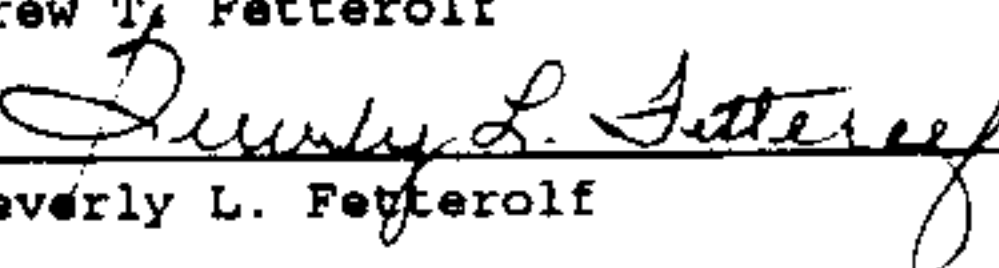
\$140,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 2441 Chuchura Road, 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 29th day of
November, 1995.


Drew T. Fetterolf (SEAL)

Beverly L. Fetterolf (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 Drew T. Fetterolf and wife, Beverly L. Fetterolf 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 29th day of November A.D., 1995

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

Notary Public

11/30/1995-34279
09:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 43.50

Inst # 1995-34279