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 NINETY THOUSAND & NO/100---- (\$90,000.00) 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, married individuals (herein referred to as grantors), do grant, bargain, sell and convey unto Kermit W. Ingle and wife, Gwen F. Ingle (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 Attached Exhibit A for Legal Description

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

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

- 1) No mobile homes or 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.

\$58,500.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 3639 Stratford Way, Birmingham, Alabama 35242.

Subject property does not constitute the homestead of the Grantors here Ω , their spouses, 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 so 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 1st day of December, 1995.

D. University

_(SEAL)

C. D. Howard

__(SEAL

AMERICAN STREET

Jayry Lucas

STATE OF ALABAMA

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SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that C. D. Howard and Jerry Lucas, married individuals 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 un OOURYNEARH, MASORFARIAL seal this les dur of December A.D., 1995 MY COMMISSION EXPIRES

3/5/99

Note and Dule Lie

Notary Public

Exhibit A

Begin at the Northeast corner of the Southwest 1/4 of the Northwest 1/4 of Section 15, Township 19 South, Range 1 East; thence run South along the East line of said 1/4 1/4 for a distance of 1305.11 feet; thence turn an angle to the left of 93 deg. 09 min. 43 sec. and run East for a distance of 1290.21 feet to a point on the Northwest right of way of Shelby County Road No. 55; thence turn an angle to the right of 146 deg. 31 min. 16 sec. and run Southwest along the Northwest right of way for a distance of 548.15 feet; thence turn an angle to the right of 73 deg. 11 min. 07 sec. and run Northwest for a distance of 426.35 feet; thence turn an angle to the left of 39 deg. 42 min. 25 sec. and run West for a distance of 1149.87 feet; thence turn an angle to the right of 90 deg. 18 min. 30 sec. and run North for a distance of 1338.74 feet to a point on the North line of the Southwest 1/4 of the Northwest 1/4; thence turn an angle to the right of 90 deg. 08 min. 36 sec. and run East along the said North line for a distance of 709.68 feet to the point of beginning; being situated in the North 1/2 of the SW 1/4 and the SW 1/4 of the NW 1/4 of Section 15, Township 19 South, Range 1 East, Shelby County, Alabama. Mineral and mining rights excepted.

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