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This instrument was prepared by:

(Name) Holliman, Shockley & Kelly  
(Address) 2491 Pelham Parkway  
Pelham, AL 35124

Send Tax Notice to:

(Name) JOSEPH M. ANDERSON and BELINDA ANDERSON  
(Address) 565 Russet Bend Drive  
Birmingham, AL 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 Forty-Four Thousand Nine Hundred and no/100----- DOLLARS  
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,  
JOHN WHITT FULLER and wife, DENISE DIANNE FULLER  
(herein referred to as grantors), do grant, bargain, sell and convey unto

JOSEPH M. ANDERSON and wife, BELINDA ANDERSON  
(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in

SHELBY County, Alabama, to-wit:

Lot 2, according to the Survey of Russet Bend, as recorded in Map Book 11,  
page 52, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years, (2) Easements,  
restrictions, reservations, rights-of-way, limitations, covenants and conditions  
of record, if any. (3) Mineral and mining rights, if any.

\$ 137,655.00 of the purchase price is being paid by the proceeds of a first  
mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-02212

01/22/1996-02212  
03:35 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HCB 16.00

TO HAVE AND TO HOLD, Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever;  
it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint  
lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee,  
and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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 noted  
above; that I (we) have 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s) this 18th  
day of January, 19 96.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

✓ John Whitt Fuller (Seal)  
JOHN WHITT FULLER  
Denise Dianne Fuller (Seal)  
DENISE DIANNE FULLER

STATE OF ALABAMA

SHELBY County } General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby  
certify that JOHN WHITT FULLER and wife, DENISE DIANNE FULLER, 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 18th day of January, A.D., 19 96.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Mar. 12, 1997  
BONDED BY NOTARY PUBLIC UNDERWRITERS  
My Commission Expires:

James A. Holliman  
Notary Public