

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
Suite 200-A, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:
MICHAEL TURNER
119 INDIAN LANDINGS RD.
PELHAM AL.
35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Thirty-Nine Thousand and No/100 Dollars (\$39,000.00), to the undersigned Grantor or Grantors, in hand paid by the Grantees herein, the receipt whereof is acknowledged, we, APPLGATE REALTY, INC. (herein referred to as Grantors), do grant, bargain, sell and convey unto MICHAEL E. TURNER and wife, CHERYL A. TURNER (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 1, according to the Survey of Oak Crest, Sector One, as set out in Map Book 20, Page 128 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1996 and thereafter; (2) Easements, restrictions, mineral severances, if any and rights-of-way of record or evidenced by use; (3) Declaration of Restrictive Covenants for Oakcrest, First Sector, as recorded in Instrument #1996-02204 in the Office of the Judge of Probate of Shelby County, 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 to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors and administrators, covenant with said Grantee, their successors and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that we have a good right to sell and convey the same as aforesaid; that we will, and our heirs, executors and administrators shall warrant and defend the same to the said Grantee, their successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned, APPLGATE REALTY, INC., has hereunto set its hand and seal, this the 27 day of December, 1995.

APPLGATE REALTY, INC.

By:

Randall H. Goggans
Randall H. Goggans

01/26/1996-02700
President

10:11 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 SNA 48.50

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RANDALL H. GOGGANS, whose name as President of APPLGATE REALTY, INC., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and seal this 27 day of DECEMBER, 1995.

01/26/1996-02700
10:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 48.50

[Signature]
Notary Public

My Commission Expires: 3.1.98