

Send Tax Notice To:

Richard W. Nichols and wife,
Rizalina D. Nichols
145 Cedar Cove Drive
Pelham, Alabama 35124

This instrument was prepared by:
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Griffin, Allison, May, Alvis & Fuhrmeister
P. O. Box 380275
Birmingham, AL 35238

Inst # 1996-09541

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF Two Two Thousand Five Hundred Dollars and 00/100 (\$22,500.00) and other good and valuable consideration to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Christy Jarosz, a married woman** (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Richard W. Nichols and wife, Rizalina D. Nichols**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Attached Exhibit A

Subject to:

1. Easement(s) and rights of ways affecting subject property.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed 81, Page 13 in Probate Office.
3. Less and except any part lying within gravel road known as Honeysuckle circle as shown on the survey of Steven Gay dated February 21, 1996.
4. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$18,000.00 of the above recited consideration was paid from the proceeds of a mortgage loan executed simultaneously herewith.

NOTE: This property does not constitute the homestead of the grantor.

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 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

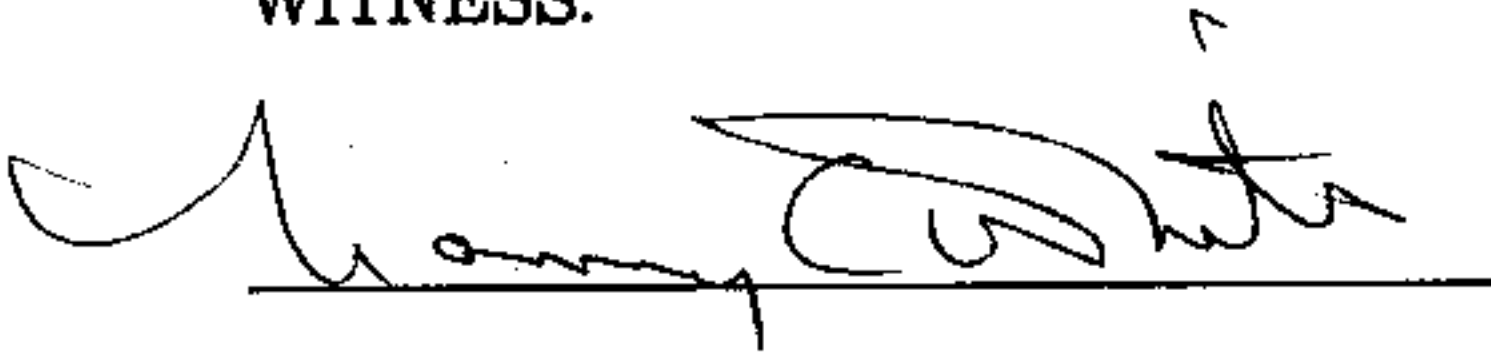
03/25/1996-09541
11:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 19.00

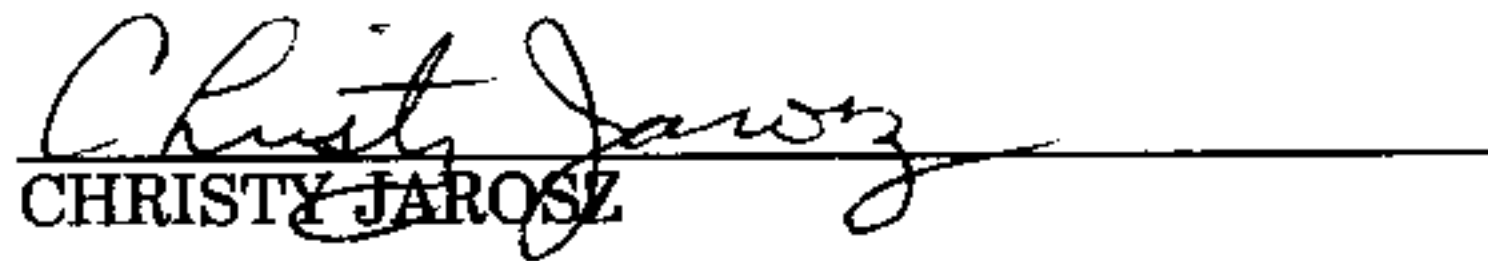
and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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 (I) have hereunto set our hand(s) and seal, this 19th day of MARCH, 1996.

WITNESS:




CHRISTY JAROSZ

STATE OF FLORIDA
FLAGLER COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State hereby certify that Christy Jarosz, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of MARCH, 1996.

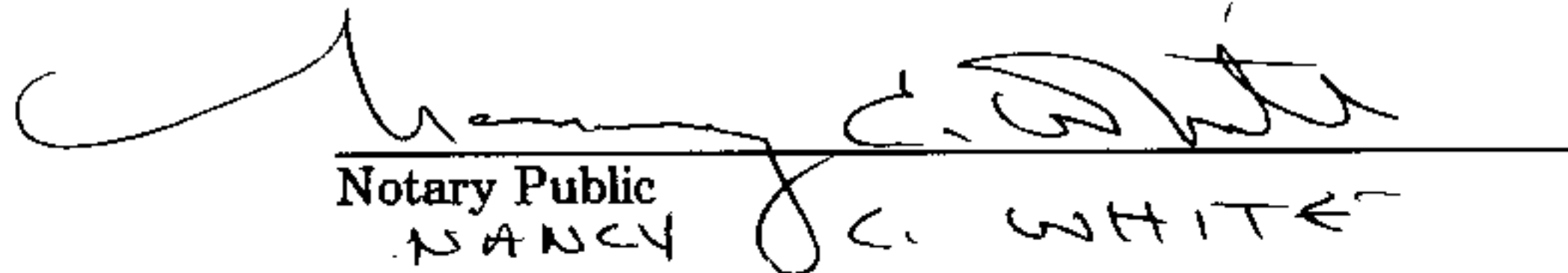

Notary Public
NANCY C. WHITE



EXHIBIT A

A parcel of land in the NE 1/4 of the SE 1/4 of Section 26, Township 20 South, Range 4 West, Shelby County, Alabama, described as follows: Commence at the NE corner of the NE 1/4 of the SE 1/4 of Section 26, Township 20 South, Range 4 West; thence run South along the East line of said 1/4 1/4 for a distance of 333.00 feet to the point of beginning; thence continue along the last described course for a distance of 332.15 feet; thence turn an angle to the right of 89 deg. 29 min. 37 sec. and run West for a distance of 218.00 feet; thence turn an angle to the left of 89 deg. 29 min. 37 sec. and run South for a distance of 85.00 feet; thence turn an angle to the right of 89 deg. 29 min. 37 sec. and run West for a distance of 100.00 feet; thence turn an angle to the left of 89 deg. 29 min. 38 sec. and run South for a distance of 15.00 feet; thence turn an angle to the right of 89 deg. 29 min. 38 sec. and run West for a distance of 237.00 feet; thence turn an angle to the right of 90 deg. 30 min. 22 sec. and run North for a distance of 327.15 feet; thence turn an angle to the right of 89 deg. 29 min. 37 sec. and run East for a distance of 210.00 feet; thence turn an angle to the left of 89 deg. 29 min. 37 sec. and run North for a distance of 105.00 feet; thence turn an angle to the right of 89 deg. 29 min. 39 sec. and run East for a distance of 345.00 feet to the point of beginning; being situated in Chilton County, Alabama. Mineral and mining rights excepted.

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