

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 SEVENTY TWO THOUSAND FIVE HUNDRED & NO/100----  
(\$72,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEEES herein, the receipt whereof is acknowledged, we, Wesley D. Criswell and  
wife, Tracy S. Criswell (herein referred to as grantors), do grant, bargain, sell  
and convey unto Steven A. Ellard and wife, Shawna R. Ellard (herein referred to as  
GRANTEEES) 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, Block 1, according to the Survey of Lake Lane, First Sector, as  
recorded in Map Book 5 page 110, in the Office of the Judge of Probate of  
Shelby County, Alabama; being situated in Shelby County, Alabama.

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

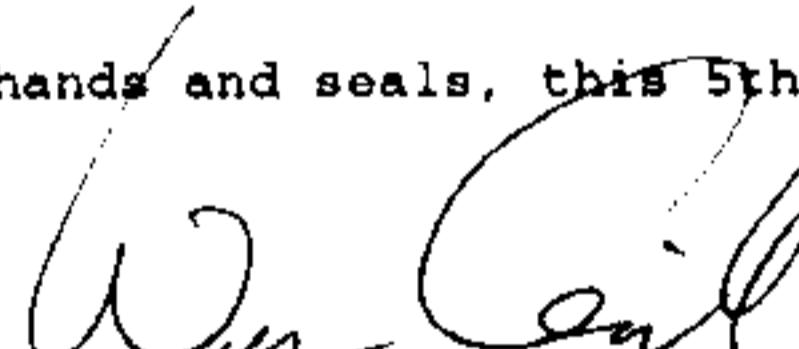
\$70,910.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEEES' ADDRESS: 109 Lake Lane, Alabaster, Alabama 35007.

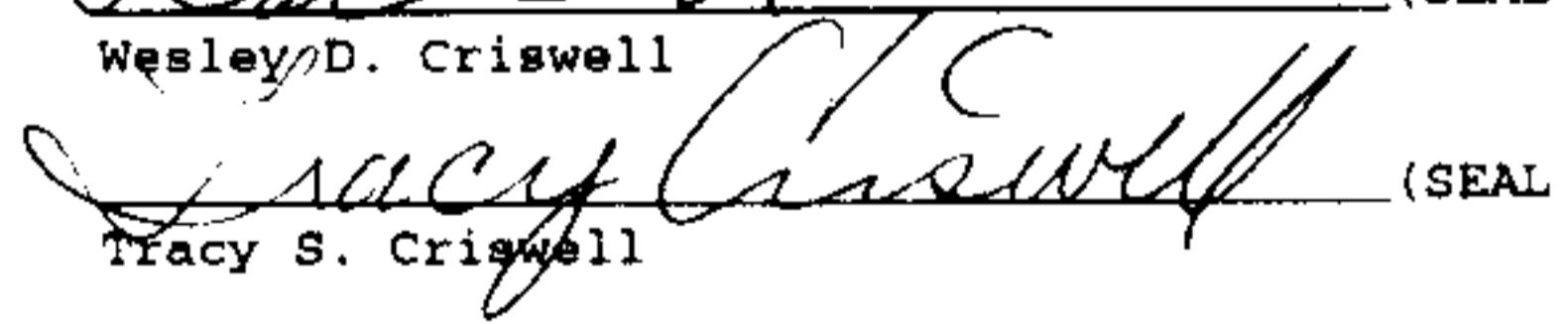
TO HAVE AND TO HOLD to the said GRANTEEES for and during their joint lives and upon  
the death of either of them, then to the survivor of them in fee simple, and to  
the heirs and assigns of such survivor forever, together with every contingent  
remainder and right of reversion.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and  
administrators, covenant with said GRANTEEES, 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  
GRANTEEES, their heirs and assigns forever, against the lawful claims of all  
persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 5th day of  
April, 1996.



Wesley D. Criswell



Tracy S. Criswell

1996-11591  
04-09-1996 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
04-09-1996 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
11591

(SEAL)

(SEAL)

STATE OF ALABAMA  
SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby  
certify that Wesley D. Criswell and wife, Tracy S. Criswell 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 5th day of April A.D. 1996

Notary Public

2-20-99

PEGGY L. MURPHREE  
MY COMMISSION EXPIRES  
2/20/99