

This form furnished by: **Cahaba Title, Inc.**

Eastern Office
(205) 833-1571
FAX 833-1577

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(205) 988-5600
FAX 988-5905

This instrument was prepared by:
(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:
(Name) STEPHEN W. ZERKIS
(Address) 5300 Mountain Park Drive
Pelham, AL 35124

83022-9661
1996-22038
S.C.

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA }
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Three Hundred Seven Thousand and no/100-----DOLLARS,

to the undersigned grantor or grantors in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, we
TERESA D. MERRYMAN, A SINGLE WOMAN
(herein referred to as grantors), do grant, bargain, sell and convey unto
STEPHEN W. ZERKIS and wife, PATRICIA ANN ZERKIS

(herein referred to as GRANTEEES), as joint tenants, with right of survivorship, the following described real estate, situated in
SHELBY County, Alabama, to-wit:

Lot 5, according to the Survey of Mountain Park, First Sector, as recorded in
Map Book 9 page 103 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.
Mineral and mining rights excepted.

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.

\$ 50,000.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-22038
07/09/1996-22038
01:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 265.50

TO HAVE AND TO HOLD, unto the said GRANTEEES 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 covered 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 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 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s) this 28th
day of June, 19 96.

WITNESS

(Seal)

(Seal)

(Seal)


TERESA D. MERRYMAN

(Seal)

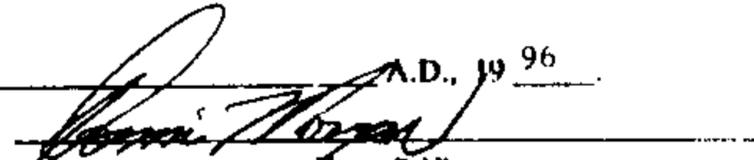
(Seal)

STATE OF ~~ALABAMA~~ }
_____ County } General Acknowledgment

I, the undersigned authority _____, a Notary Public in and for said County, in said State, hereby
certify that TERESA D. MERRYMAN, A SINGLE WOMAN, 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 28th day of June A.D., 19 96

11-21-99
My Commission Expires:


Notary Public