

This instrument was prepared by

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1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED THOUSAND FIVE HUNDRED & NO/100----
(\$200,500.00) DOLLARS to the undersigned grantor, J. Elliott Corp. a corporation,
(herein referred to as the GRANTOR), in hand paid by the GRANTEE herein, the
receipt of which is hereby acknowledged, the said GRANTOR does by these presents,
grant, bargain, sell and convey unto Robert J. Finnerty and wife, Bessie L.
Finnerty (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:

Lot 9, according to the Survey of Oakcrest, Sector One, as recorded in Map
Book 20, Page 128 in the Probate Office 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.

GRANTEES' ADDRESS: 121 High Crest Road Pelham, Alabama 35124

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 said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of
said premises; that they are free from all encumbrances, that it has a good right
to sell and convey the same as aforesaid; and that it will, and its successors and
assigns shall, warrant and defend the same to the said GRANTEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, James W. Elliott, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
1st day of August, 1996.

J. Elliott Corp.

By: 

Inst. # 1996-08-05, President

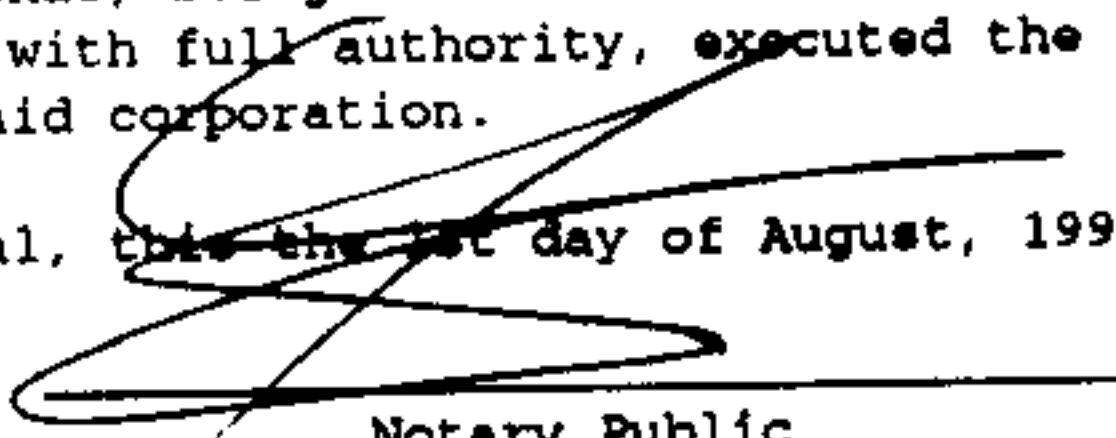
STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

08/05/1996-25820
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JUL 31 1996

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that James W. Elliott whose name as the President of J. Elliott Corp., a
corporation, 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, he, as such officer and with full authority, executed the same
voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 1st day of August, 1996


Notary Public

COURTNEY MASON, JR.
MY COMM. # 31093