

WARRANTY DEED, JOINT WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
SHELBY COUNTY)

Send Tax Notice To: John W. Wilder and
Peggy J. Wilder
171 Ridge Lane
Shelby, Alabama 35143

Inst # 1996-34364

KNOW ALL MEN BY THESE PRESENTS: That in consideration of the sum of ONE HUNDRED AND 00/100 (\$ 100.00) DOLLARS, in cash, and to facilitate the dissolution of an existing partnership, to the undersigned Grantors, in hand paid by the Grantees herein, the receipt whereof is hereby acknowledged, we, JOHN W. WILDER AND WIFE, PEGGY J. WILDER AND REED WHITE, SR. AND WIFE, BARBARA WHITE, herein referred to as Grantors, do grant, bargain, sell and convey unto JOHN W. WILDER AND PEGGY J. WILDER, herein referred to as Grantees, as joint tenants, with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Commence at the Northwest Corner of Section 35, Township 24 North, Range 15 East; thence run East along the North line of said Section 35 to its intersection with the most Northeasterly point of Lot 2, Wildwood Shores, 4th Sector for the point of beginning; thence continue East along the North line of said Section 35 to its intersection with the most Northerly Right-of-Way line of Ridge Road; thence follow the most Northerly Right-of-Way line of Ridge Road as it meanders in a Westerly direction to its intersection with the most Southeasterly corner of said Lot 2, Wildwood Shores, 4th Sector; thence follow the Easterly line of said Lot 2 482.36 feet, more or less, to the point of beginning.

Subject to ad valorem taxes for the year 1996, all easements, restrictions and other matters of public record.

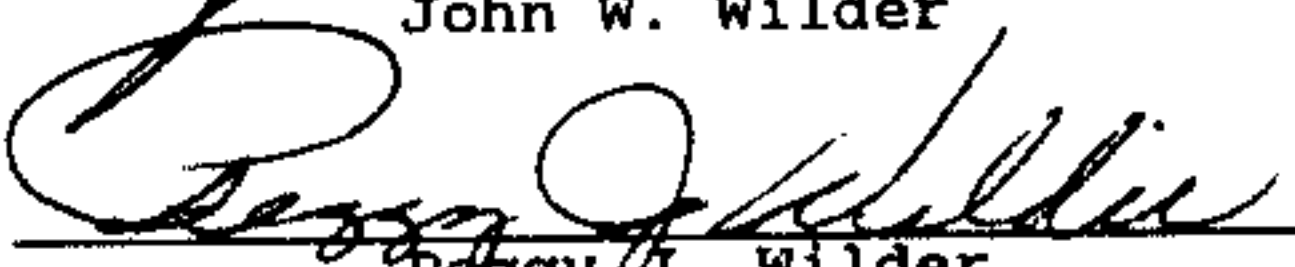
TO HAVE AND TO HOLD Unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantees herein) in 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 we do for ourselves and for our heirs, executors and administrators covenant with the 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 we will and our 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.

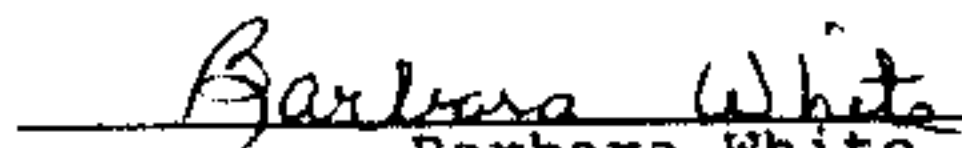
10/15/1996-34364
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 13.50

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


John W. Wilder (SEAL)


Peggy J. Wilder (SEAL)

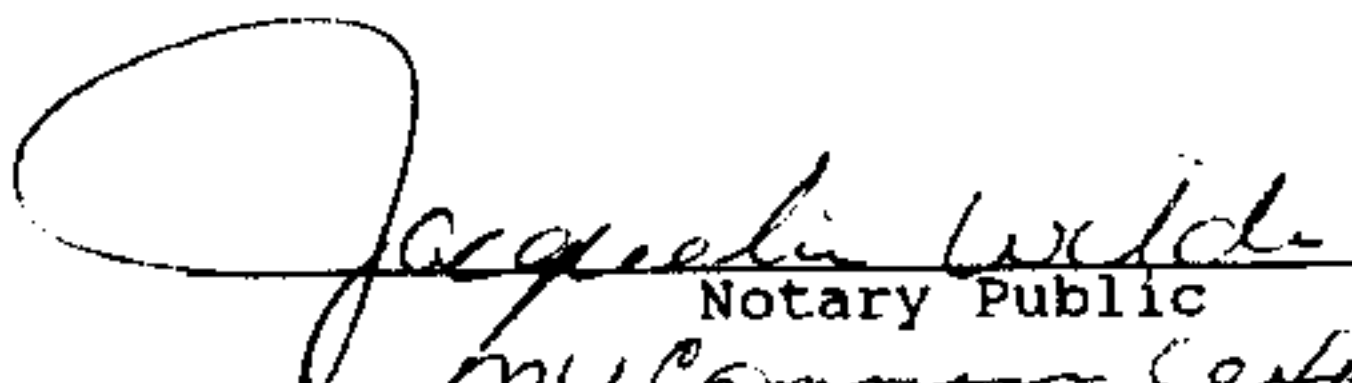

Reed White, Sr. (SEAL)


Barbara White (SEAL)

STATE OF ALABAMA)
)
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John W. Wilder and wife, Peggy J. Wilder and Reed White, Sr. and wife, Barbara White, 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 July, 1996.


Notary Public
My Comm. Expires
Sept 13, 1999

This instrument was prepared by:
John Burdette Bates, Attorney at Law
#10 Office Park Circle, Suite 122
Birmingham, Alabama 35223

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