This instrument was prepared by

۲.

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 ONE HUNDRED ONE THOUSAND FOUR HUNDRED & NO/100---(\$101,400.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged. John D. Brasher d/b/a
Brasher Construction (herein referred to as grantors), do grant, bargain, sell and
convey unto William Franklin Ruzic and wife, Molly Jennings Ruzic (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, to-wit:

Lot 26, according to the Survey of Spring Gate, Sector One, Phase Three, as recorded in Map Book 20 page 82 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

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

\$98,350.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1186 King Arthur Court Alabaster, Alabama 35007

This property is not homestead property of the grantor as defined by the Code of Alabama.

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

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 31st day of October, 1996.

John D. Brasher deba Brasher Construction

By: ______ (SEAL

John &. Brasher

11/01/1996-36506
03:34 PM CERTIFIED
SHELBY COUNTY JUSCE OF PROBATE
001 NCB 12.00

General Acknowledgment

STATE OF ALABAMA SHELBY COUNTY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John D. Brasher d/b/a Brasher Construction 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of october A.D., 1996

PEGGY I. MURPHREE
MY COMMICS'ON EXPIRES
2/20/99

2.20-99