

Send Tax Notice To:

Julia C. Kimbrough and
Doris E. Chandler
1025 Independence Court
Alabaster, Alabama 35007

This instrument was prepared by:
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P. O. Box 380275
Birmingham, AL 35238

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Twenty Nine Thousand Two Hundred Dollars and 00/100 (\$129,200.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Jeffrey Howard Lollar and wife, Carol Kacker Lollar**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Julia C. Kimbrough, an unmarried woman and Doris E. Chandler, an unmarried woman**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 11, according to the Survey of Navajo Hills, Ninth Sector, as recorded in Map Book 10, Page 84 A & B in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Subject to:

1. Any prior reservation or conveyance, together with release of damages of minerals of every kind and character, including, but not limited to gas, oil, sand, and gravel in, on and under subject property.
2. General and special taxes or assessments for 1997 and subsequent years not yet due and payable.
3. Building setback line of 35 feet reserved from Independence Court as shown by plat.
4. Public easements as shown by recorded plat, including a 10 foot easement on the Westerly side and 7.5 feet on the Northerly side of lot.
5. Restrictions, covenants and conditions as set out in instrument(s) recorded in Real 113 page 906 in Probate Office.
6. Easement(s) to Alabama Power Company and South Central Bell as shown by instrument recorded in Real 133 page 540 and corrected in Real 181 page 663 in Probate Office.
7. Restrictions, limitations and conditions as set out in Map Book 10, page 84.
8. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

NOTE: \$116,250.00 of the above consideration came from a mortgage loan closed simultaneously herewith.

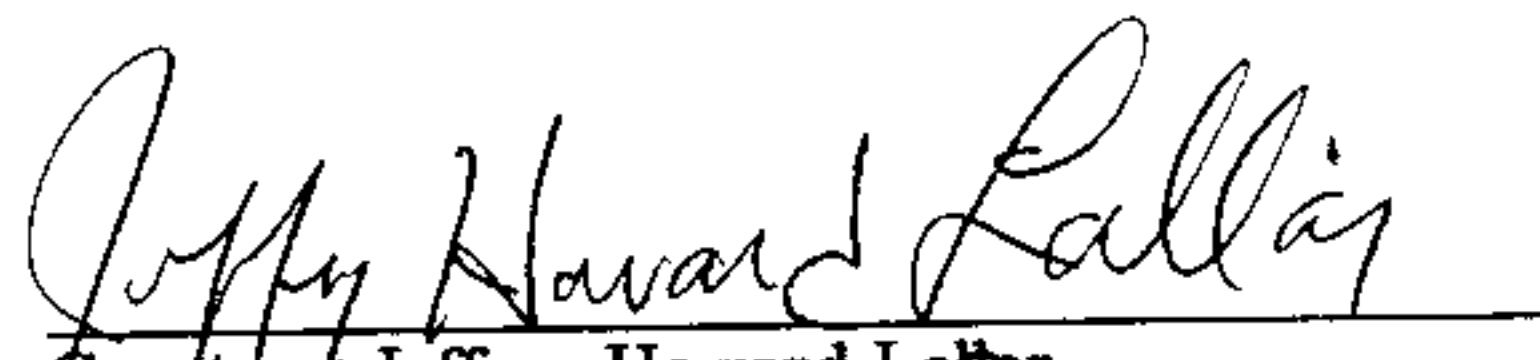
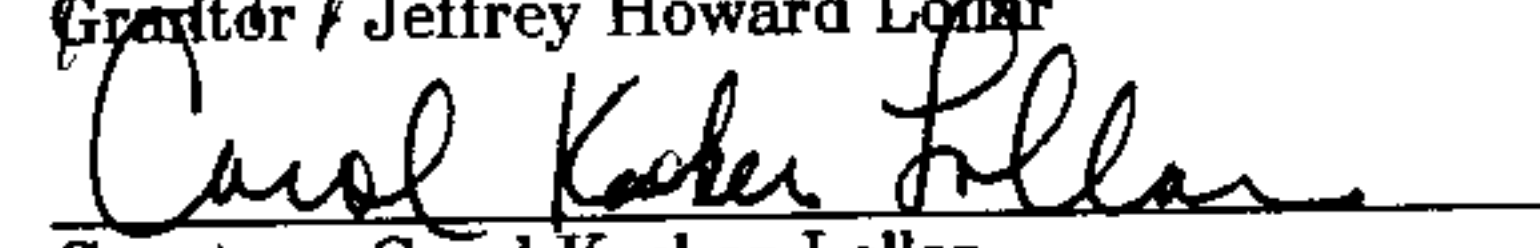
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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 25.00

Inst # 1996-37616

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 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 do for myself and for my heirs, executors, and administrators covenant with said 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 I will and my 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, we (I) have hereunto set our hand(s) and seal, this 30th day of October, 1996.

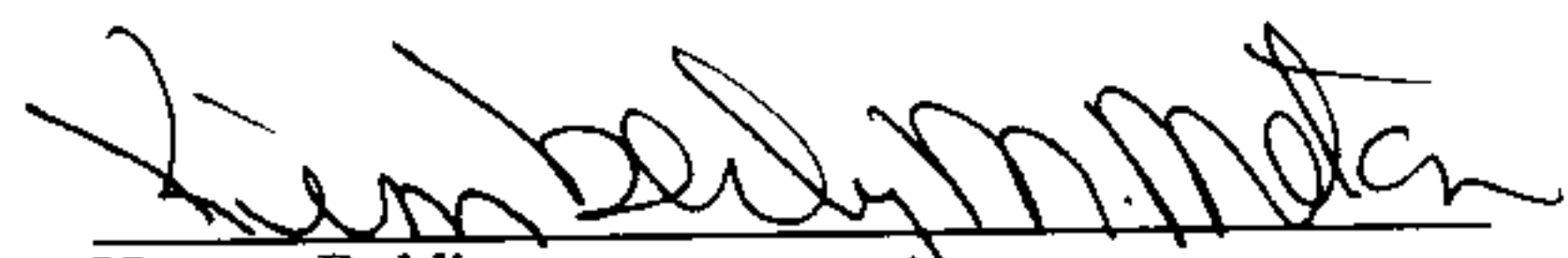

Grantor - Jeffrey Howard Lollar

Grantor - Carol Kacker Lollar

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jeffrey Howard Lollar and wife, Carol Kacker Lollar, whose names are 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, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 30 day of October, 1996.


Notary Public
My commission expires: 3-1-99

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