

This instrument was prepared by:

(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:

(Name) James K. Taylor and Karen S. Taylor
(Address) 118 St. Charles Drive
Helena, AL 35080

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety-Nine 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,

J. Dennis Sims d/b/a JDS Homes

(herein referred to as grantors), do grant, bargain, sell and convey unto

James K. Taylor and wife, Karen S. Taylor

(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 22-A, according to a Resurvey of Magnolia Park, St. Charles Place, Phase Three
Sector One, as recorded in Map Book 21, Page 47, in the Probate Office of Shelby
County, Alabama.

Minerals 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.

\$ 97,784.00 of the purchase price is being paid by the proceeds of a first
mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-39101

11/26/1996-39101
01:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
10.00

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 grantee 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 7th
day of November, 19 96.

WITNESS

(Seal)

(Seal)

(Seal)

J. Dennis Sims
J. Dennis Sims (Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Shelby

County

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that J. Dennis Sims d/b/a JDS Homes, 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 7th day of November A.D., 19 96.

My Commission Expires:

Notary Public

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