This instrument was prepared by

Courtney Mason & Associates PC 1904 Indian Lake Drive, Ste 100 Birmingham, Alabama 35244

.nst # 1996-39220 11/27/1996-39220 09:55 AM CERTIFIED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDERNIE SON SNA 11.00

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY ONE THOUSAND ONE HUNDRED FIFTY & NO/100---(\$91,150.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged for, James D. Mason d/b/a
Mason Construction (herein referred to as grantors), do grant, bargain, sell and
convey unto Jenifer M. Fowler and James C. Fowler, a single woman and married man
(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 60, according to the Survey of Buck Creek Landing, as recorded in Map Book 20 page 136 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$88,750.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 312 Buck Creek Circle 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 26th day of November, 1996.

James D. Mason d/b/a Mason Construction

By: SEAL

James D. Mason

STATE OF ALABAMA SHELBY COUNTY COUNTY

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General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James D. Mason d/b/a Mason 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 that 26th day of November A.D., 1996

Notary Public

MY COMMISSION - 123 - 123 - 3/5/99