

LAND TITLE COMPANY OF ALABAMA

This instrument was prepared by

Send tax notice to:

(Name) William H. Halbrooks
704 Independence Plaza
(Address) Birmingham, Alabama 35209

Gerard E. Farris
1040 Chedworth Court
Birmingham, Alabama 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Fifty-Nine Thousand and no/100-----(\$259,000.00) Dollars

to the undersigned grantor, Concept Development Co., Inc.
a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEE herein, the receipt of which
is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto
Gerard E. Farris and Carolyn E. Farris

(herein referred to as GRANTEE) 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 1122, according to the Survey of Brook Highland, 11th Sector, Phase I,
as recorded in Map Book 19, Page 68, in the Probate Office of Shelby County,
Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 207,200.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

\$ 51,800.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, to the said GRANTEE 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 said GRANTOR does for itself, its
successors and assigns, covenant with said GRANTEE, their heirs and assigns, that it is lawfully seized in fee
simple of said premises, that they are free from all encumbrances.

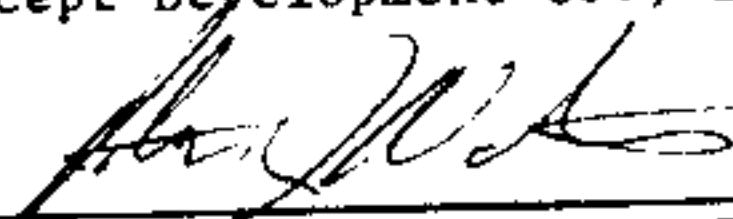
that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns
shall, warrant and defend same to the said GRANTEE, their heirs, executors and assigns forever, against
lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Patrick J. Natter
who is authorized to execute this conveyance, has hereto set its signature and seal, this the
26th day of November, 1996.

Concept Development Co., Inc.

ATTEST:

Secretary

By 
Patrick J. Natter, its Vice President

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned a Notary Public in and for said County in said State, hereby
certify that Patrick J. Natter
whose name as Vice President of Concept Development Co., Inc.
a corporation, 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, as such officer and with full authority, executed
the same voluntarily for and the act of said corporation,

Given under my hand and official seal, this the 26th day of November 1996.

12/02/1996 10:28 AM
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50
Notary Public

1996-39459

Inst

12/02/1996 10:28 AM
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50