This instrument was prepared by

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 TWO HUNDRED THIRTY FOUR THOUSAND & NO/100---(\$234,000,00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Phillip D. Holbert and
wife, Sheri D. Holbert (herein referred to as grantors), do grant, bargain, sell
and convey unto Donald E. Hall and wife, Mildred E. Hall (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 22, according to the Survey of The Highlands, 2nd Sector, as recorded in Map Book 18 page 48 in the Office of the Judge of Probate 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.

\$207,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 837 Hillshire Drive Birmingham, Alabama 35244

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, we have hereunto set our hands and seals, this 27th day of November, 1996.

Phillip D. Holbert

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Sheri D. Holbert

STATE OF ALABAMA SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Phillip D. Holbert and wife, Sheri D. Holbert whose names are signed to the foregoing conveyance, and who are 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 day the same bears date.

Given under my hand and official seal this 27th day of Nevember A.D., 1996

Notary Public

12/03/1996-35/11 12:25 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 HCD 35.50