

This instrument was prepared by:

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

Send Tax Notice to: Josef Wade Burroughs and

(Name) Elizabeth Dawn Culpepper  
(Address) 109 Reach Circle  
Alabaster, AL 35007**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 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,  
Andrew Leo Eddings and wife, Marilyn A. Eddings  
(herein referred to as grantors), do grant, bargain, sell and convey unto  
Josef Wade Burroughs and Elizabeth Dawn Culpepper  
(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 12, Block 1, according to Lake Lane, First Sector, as recorded in Map Book 5,  
Page 110, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 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.

\$ 87,720.00 of the purchase price is being paid by the proceeds of a first  
mortgage loan executed and recorded simultaneously herewith.

Inst # 1996-39910

12/04/1996-39910  
02:33 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
J. KEL

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 severed 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 grantees 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, We have hereunto set our hand(s) and seal(s) this 27th  
day of November, 19 96.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Andrew Leo Eddings (Seal)  
Andrew Leo Eddings  
Marilyn A. Eddings (Seal)  
Marilyn A. Eddings  
\_\_\_\_\_  
(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 Andrew Leo Eddings and wife, Marilyn A. Eddings, 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 November, A.D., 19 96.

My Commission Expires:

Notary Public