Send Tax Notice To: Lloyd L. Stone, III 1041 Forest Meadows Drive

> Birmingham, Alabama 35242 PID# 10-1-11-0-008-019

CORPORATE FORM 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-Eight Thousand Seven Hundred and 00/100 (\$238,700.00) Dollars

in hand paid to

A.D.Chandler Co., Inc.

an Alabama Corporation, (herein referred to as "Grantor"), the receipt of which is hereby acknowledged, said Grantor does by these presents grant, bargain, sell and convey unto

Lloyd L. Stone, Ill and Miriam McGhee Stone

(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 19, according to the Survey of Forest Meadows, 1st Sector, as recorded in Map Book 19, Page 80, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

\$ 115000 of the above recited consideration was paid from the proceeds of a mortgage loan of even date executed simultaneously herewith.

Subject to covenants, restrictions and conditions of record.

Subject to Ad Valorem taxes for the year 1997 and subsequent years not yet due and payable.

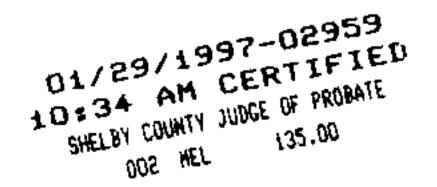
Subject to Mineral and Mining rights of record and all rights and privileges incident thereto.

NOTE: Map Book 19, Page 80 show the following reservation: Sink Hole Prone Areas-The Subdivision shown hereon including lots and streets, lies in an area where natural lime sinks may occur. Shelby County, the Shelby County Engineer, the Shelby County Planning Commissioner, and the individual members thereof and all other agents, servants or employees of Shelby County, Alabama, make no representations that the lots and streets are safe or suitable for residential construction, or for any purpose whatsoever. "Area underlain by limestone and thus may be subject to lime sink activity."

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

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; 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 in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

And said Grantor does for itself, its successors and assigns, covenant with said Grantee, his, her or 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 the same to the said Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.



IN WITNESS WHEREOF, the said Grantor by its President, who is authorized to execute this conveyance, hereto set its signature and seal this 24th day of January, 1997.

Attest:	A.D.Chandler Co., Inc.
	By: XIO hand
Secretary	A.D. Chandler, President

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that A.D. Chandler and whose names as President and Secretary of A.D.Chandler Co., Inc., an Alabama Corporation, 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, he/she/they as such officers and with full authority executed the same voluntarily for and as the act of said Corporation on the day the same bears date.

Given under my hand and official seal, this 24th day of January, 1997.

Notary Public
My commission expires: 09/21/98

97004RB

This instrument prepared by:

W. Russell Beals, Jr., Attorney at Law
BEALS & ASSOCIATES, P.C:

200 Cahaba Park South, Suite 104
Birmingham, AL 35242

O1/29/1997-02959
10:34 AM CERTIFIED
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SELW COUNTY JUDGE OF PROBATE
135.00

Inst, # 1997-02959

01/29/1997-02959 10:34 AM CERTIFIED SHELBYOGOUNDE JUDGE DESPENDATE