This instrument was prepared by

(Name) First National Bank of Shelby County

P.O. Box 977

(Address) Columbiana, Al 35051

Grantee's Address: William Archie Phillips Sharon C. Phillips P.O. Box 377 Fairfield, Al 35064

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

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

Forty-Seven Thousand Five Hundred and no/100-----That in consideration of

to the undersigned grantor, DOBBS REALTY & DEVELOPMENT COMPANY, INC. a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto ٠

WILLIAM ARCHIE PHILLIPS and SHARON C. PHILLIPS

(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. SHELBY COUNTY, Alabama, to-wit: situated in

Lot 6, according to the survey of Settler; s Cove, as recorded in Map Book 13, Page 10, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

Subject to easements, restrictions and rights-of-way of record.

The above recited purchase price was paid from a mortgage executed simultaneously herewith.

Inst # 1997-04689

02/12/1997-04689 D3:15 PH CERTIFIED SHELBY COUNTY JUNCE OF PROPATE

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 said GRANTOR-does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its a	President, signature and seal, this the	A day of	February	19 9
MUO IN BRITHOLISED TO exergis sine cours and and an annual annual annual annual annual and an annual	<i>_</i>	_	/	/

ATTEST:

STATE OF ALABAMA COUNTY OF SHELBY

the undersigned authority

a Notary Public in and for said County in said

Homer L. Dobbs, Sr. State, hereby certify that President of DOBBS REALTY & DEVELOPMENT COMPANY, 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 as the act of said corporation,

Given under my hand and official seal, this the //th day of February

Nutery Public

282 5 99