This instrument was prepared by

Courtney Mason & Associates PC 1904 Indian Lake Drive, Ste 100 Birmingham, Alabama 35244

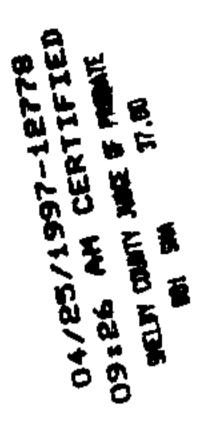
WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTY EIGHT THOUSAND FIVE HUNDRED & NO/100---- (\$58,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Jerry Lucas and C.D. Howard, married individuals (herein referred to as grantors), do grant, bargain, sell and convey unto Lawrence J. Lemak, Jr. and wife, Dana O. Lemak (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 2, according to the Survey of Lemak & Rouss Subdivision, as recorded in Map Book 22, Page 62, in the Probate Office of Shelby County, Alabama. Minerals and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record. \$30,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: B97 DELCRIS DRIVE BIRMINGHAM, AL 35226.

De la se

The following restrictive covenants shall attach to and run with the land:

- 1) No mobile homes or trailers;
- 2) Any residential homes shall have a minimum of 1,500 square feet.
- The property shall not be used for any commercial purpose.

  THIS PROPERT IS NOT HOMESTEAD PROPERTY OF THE GRANTOR'S OR OF THE GRANTOR'S SPOUSE.

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 24th day of April, 1997.

Lucas (SEAL

C.D. Howard

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 Jerry Lucas and C.D. Howard, married individuals 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 Sith day of April A.D., 1997

Notary Public