

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 ONE HUNDRED FIFTY NINE THOUSAND & NO/100----
(\$159,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, John A. Posenecker and
wife, Margaret M. Posenecker (herein referred to as grantors), do grant, bargain,
sell and convey unto Kenneth Forrest Bell and wife, Therese-Ann L. Bell (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 13, according to a Resurvey of Lots 12 & 13 Mallard Pointe, as recorded in
Map Book 13 page 75, in the Office of the Judge of Probate of Shelby County,
Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$127,200.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 123 Mallard Circle Pelham, Alabama 35124

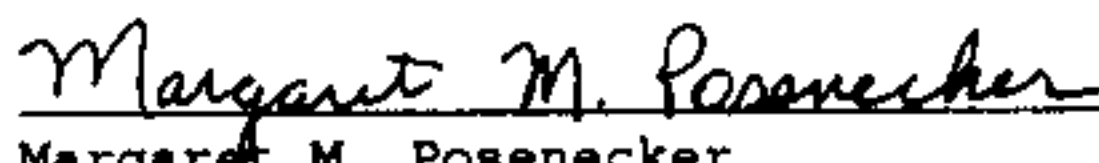
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon
the death of either of them, then to the survivor of them in fee simple, and to
the heirs and assigns of such survivor forever, together with every contingent
remainder and right of reversion.

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 11th day of
June, 1997.



John A. Posenecker



Margaret M. Posenecker

Inst # 1997-18682
06/13/1997-18682
02:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 REC 40.50

(SEAL)

(SEAL)

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 John A. Posenecker and wife, Margaret M. Posenecker 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 11th day of June A.D., 1997


Notary Public

COURTNEY/M.H. MASON
BY COMMISSION
3/6/93

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