

This instrument was prepared by

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

Inst # 1997-20288

06/30/1997-20288
10:02 AM CERTIFIED
SHELBY COUNTY JUDGE W. MONTGOMERY
001. 998 9.50

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 ONE THOUSAND TWO HUNDRED & NO/100----
(\$101,200.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, James Chapron Cocke, Jr.
and wife, Jamie Brasher Cocke (herein referred to as grantors), do grant, bargain,
sell and convey unto William J. Hannon and wife, Krista M. Hannon (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 16, according to the Survey of Dearing Downs, Ninth Addition, Phase III,
as recorded in Map Book 15 page 41 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama. Mineral and mining rights
excepted.

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

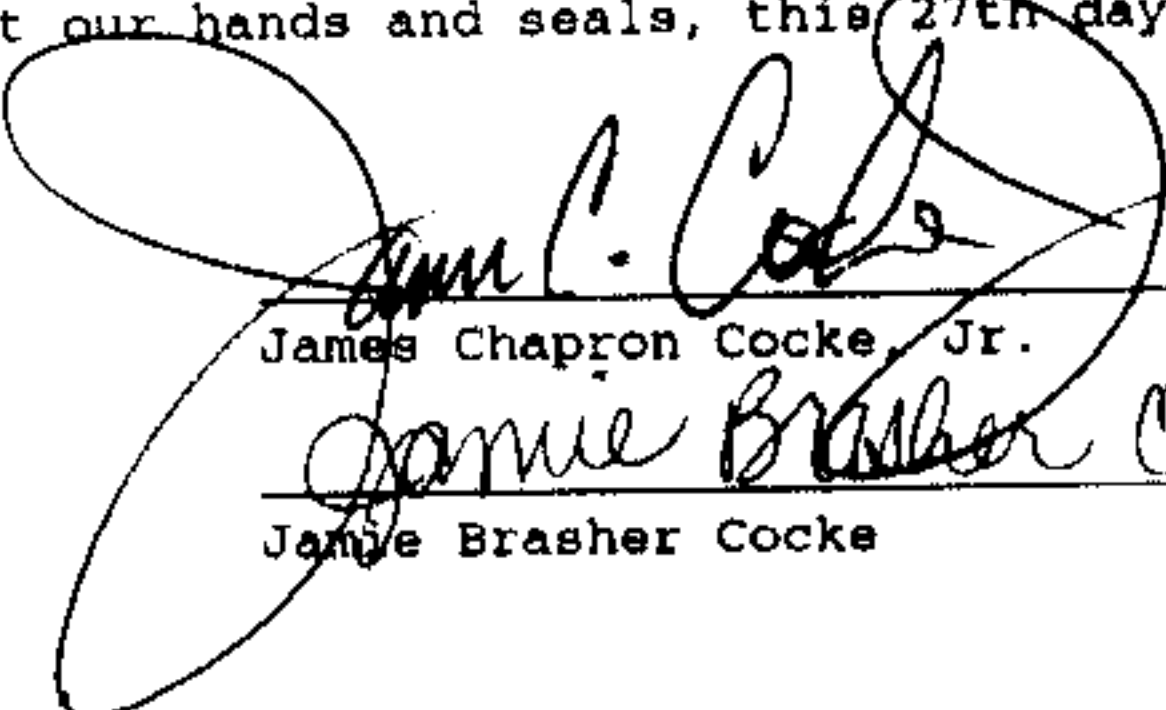
\$100,572.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1971 Riva Ridge Road Helena, Alabama 35080

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 27th day of
June, 1997.


James Chapron Cocke, Jr. (SEAL)


Jamie Brasher Cocke (SEAL)

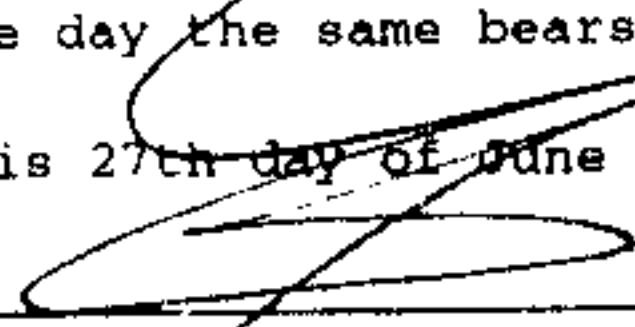
STATE OF ALABAMA

SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that James Chapron Cocke, Jr. and wife, Jamie Brasher Cocke 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 June A.D., 1997


Notary Public