

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 NINETY FOUR THOUSAND NINE HUNDRED & NO/100----
(\$94,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Joseph Richard Ash, Jr.
and wife, Jill Snyder Ash (herein referred to as grantors), do grant, bargain,
sell and convey unto Charles G. Ormand, Jr. and wife, Kim C. Ormand (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, in Block 5, according to the Survey of Oak Mountain Estates, Second
Sector, as recorded in Map Book 5, Page 76, in the Probate Office of Shelby
County, Alabama.

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

\$96,750.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 504 Overhill Drive 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 27th day of
June, 1997.

Joseph Richard Ash Jr. (SEAL)
Joseph Richard Ash, Jr.

Jill Snyder Ash (SEAL)
Jill Snyder Ash

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 Joseph Richard Ash, Jr. and wife, Jill Snyder Ash 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

Raymond D. [Signature]
Notary Public

PROXY PURCHASE
MY COMMISSION EXPIRES
2/20/99

2-20-99
07/02/1997-20683
11:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 GMA 9.50

Inst # 1997-20683