

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 EIGHTY FOUR THOUSAND & NO/100----
(\$184,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Charles H. Harris and
wife, C. Ann Harris (herein referred to as grantors), do grant, bargain, sell and
convey unto Bobby J. Borders and wife, Susan L. Borders (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 82, according to the Survey of Meadow Brook Second Sector First Phase, as
recorded in Map Book 7, page 65, in the Probate Office of Shelby County,
Alabama. Mineral and minings excepted.

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

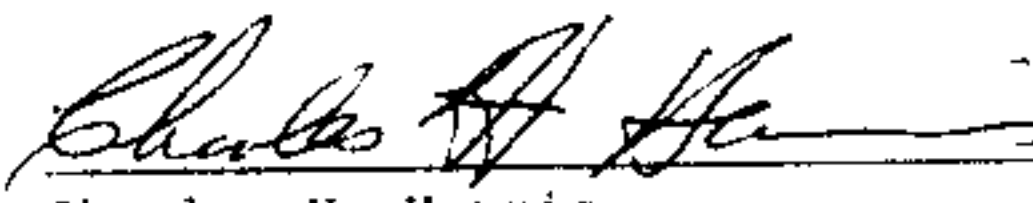
\$147,200.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

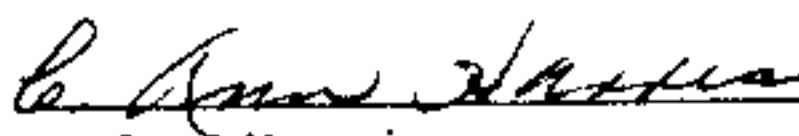
GRANTEES' ADDRESS: 4918 Meadow Brook Way Birmingham, Alabama 35242

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 31st day of
July, 1997.


Charles H. Harris (SEAL)


C. Ann Harris (SEAL)

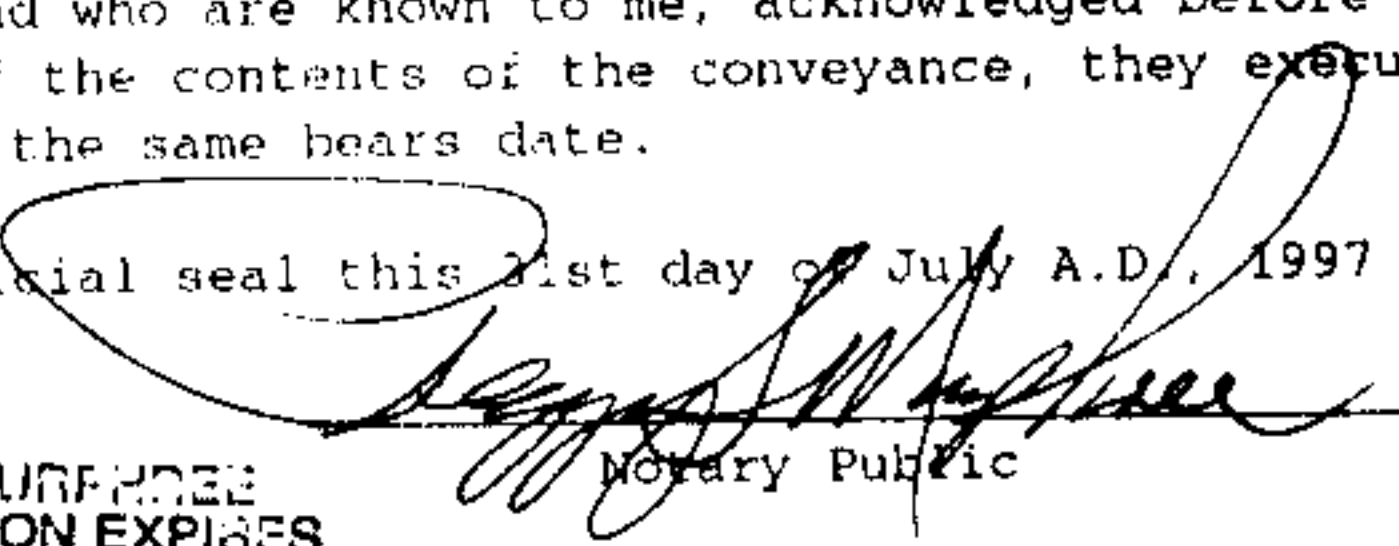
STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Charles H. Harris and wife, C. Ann Harris 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 31st day of July A.D., 1997

PEGGY L. MURPHY
MY COMMISSION EXPIRES
2/20/99


Notary Public

24282-1997-08

08/01/1997-24282
02:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
45.50