This instrument was prepared by

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

Inst # 1997-24298

08/01/1997-24298 03:09 PM CERTIFIED

WARRANTY DEED, JOINTLY FOR LIFE WITH SELECTION NAME OF SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED SEVENTY THOUSAND & NO/100---- (\$170,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, James C. Clem and wife, Celia A. Clem (herein referred to as grantors), do grant, bargain, sell and convey unto Jane E. Lunceford and husband, Wayne N. Lunceford (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 6, according to the Survey of Willow Ridge Addition to Indian Springs, as recorded in Map Book 7 page 76 in the Probate Office 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.

\$120,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 129 Willow Ridge Lane, 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 30th day of July, 1997.

__(SEAL)

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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 C. Clem and wife, Celia A. Clem 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 thas 30th day of July A.D., 1997

Notary Public

1.3 (Julius) 3/3/63