

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 SIXTY FIVE THOUSAND & NO/100----
(\$165,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, David S. Bandy and wife,
Jennifer B. Bandy (herein referred to as grantors), do grant, bargain, sell and
convey unto Brooke T. Lott and wife, Cindy C. Lott (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 1, in Block 12, according to the Survey of Broken Bow South, as recorded
in Map Book 11, Page 82, 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.

\$156,750.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 5148 Weatherford Drive Birmingham, Alabama 35242

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and
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 (we)
(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 1st day of
August, 1997.

David S. Bandy

Jennifer B. Bandy

STATE OF ALABAMA
SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that David S. Bandy and wife, Jennifer B. Bandy 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 1st day of August A.D., 1997

Notary Public

Inst # 1997-24629

Inst # 1997-24629

08/05/1997-24629

01:59 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

17.00

001 MCD

8/1/97

(SEAL

(SEAL