

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 EIGHTY NINE THOUSAND FIVE HUNDRED & NO/100----
(\$89,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Paul A. Zimmerman and
Joanne L. Zimmerman (herein referred to as grantors), do grant, bargain, sell and
convey unto William B. Williams and Sharon A. Cochran and Walter J. Cochran
(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 2, according to the Survey of Green Valley, as recorded in Map
Book 5, Page 94, 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.

\$87,423.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 207 Connie Street Montevallo, Alabama 35115

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 21st day of
August, 1997.


Paul A. Zimmerman (SEAL)

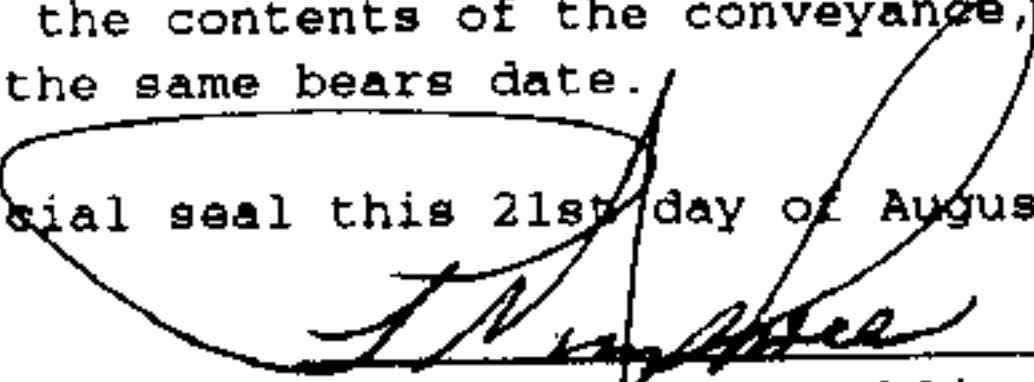

Joanne L. Zimmerman (SEAL)

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, her
certify that Paul A. Zimmerman and Joanne L. Zimmerman whose names are signed
the foregoing conveyance, and who are known to me, acknowledged before me on t
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 21st day of August A.D., 1997


Notary Public

2.20.99

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

Inst # 1997-27515

08/27/97-27515
11:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SHA 12.00