

Send Tax Notice To:

Jon Douglas Brokaw and wife,
Karen M. Brokaw
4213 Heritage Oaks Circle
Birmingham, Alabama 35242

This instrument was prepared by:
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P. O. Box 380275
Birmingham, AL 35238

Inst # 1997-28529

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF One Hundred Seventy Four Thousand Dollars and 00/100 (\$174,000.00) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **J. Christopher Todd and wife, Rhea J. Todd**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Jon Douglas Brokaw and wife, Karen M. Brokaw**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 13, according to the Survey of Heritage Oaks, as recorded in Map Book 11, page 23, in the Probate Office of Shelby County, Alabama.

Subject to:

1. All taxes for the year 1997, and subsequent years not yet due and payable.
2. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as a result of the exercise of such rights.
3. Building set back line of 30 feet, as shown by plat.
4. Restrictions, covenants and conditions as set out in Real Volume 152, Page 657 in said Probate Office.
5. Transmission Line Permit to Alabama Power Company recorded in Deed Book 136, Page 426, Deed Book 134, Page 514, Deed Book 139, Pages 128 and 140 and Deed Book 220, Page 69 in said Probate Office.
6. Agreement with Alabama Power Company as to underground cables recorded in Real Volume 140, Page 735 and covenants pertaining thereto, recorded in Real Volume 140, Page 744 in said Probate Office.
7. Restrictions, covenants and conditions as set out in Map Book 11, Page 23, in said Probate Office.
8. All other existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.

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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 29.50

NOTE: \$156,600.00 of the above recited consideration was paid from the proceeds of a mortgage loan executed simultaneously herewith.

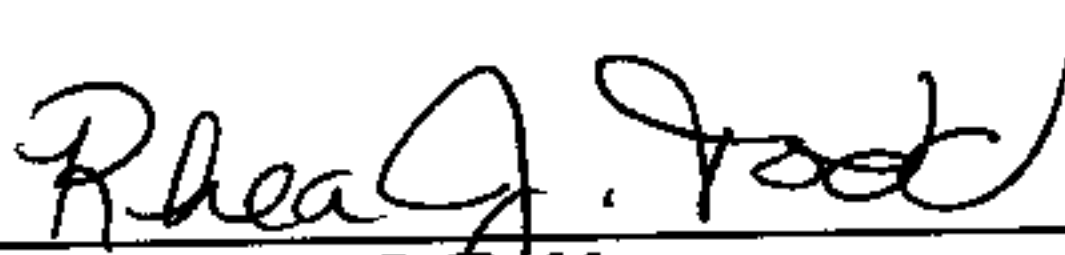
TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with said Grantees, their heirs and assigns, that we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that I will and my 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 (I) have hereunto set our hand(s) and seal, this 3rd day of September, 1997.



Grantor - J. Christopher Todd



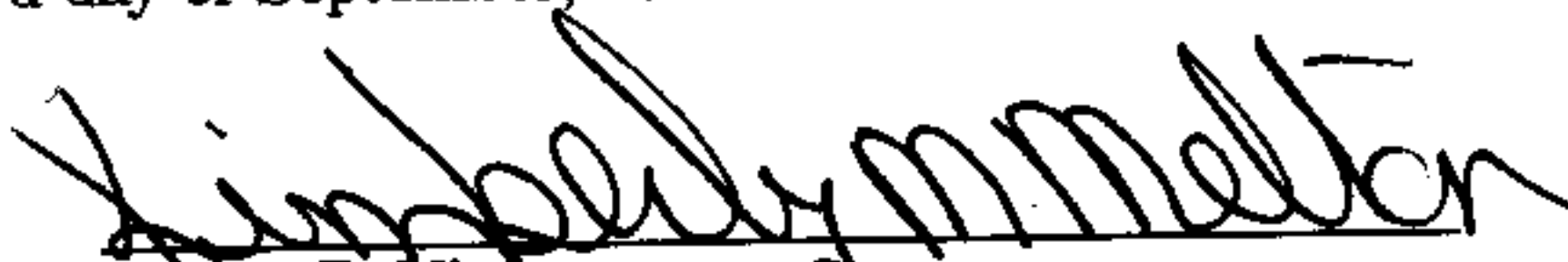
Grantor - Rhea J. Todd

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that J. Christopher Todd and wife, Rhea J. Todd, 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 date the same bears date.

Given under my hand and official seal, this the 3rd day of September, 1997.


Notary Public
My commission expires: 03-1-99

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