

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
Suite 101, 1318 Alford Avenue
Birmingham, Alabama 35216

Send Tax Notice To:
STANLEY HUNER
3413 OLD WOOD LN
BIRMINGHAM AL
35243

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)

SHELBY COUNTY)

1997-000

KNOW ALL MEN BY THESE PRESENTS: That in consideration of Ten and No/100 Dollars (\$10.00) and other good and valuable considerations, to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, I, L. DOUGLAS JOSEPH, a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto STANLEY C. HUNER and JANE S. HUNER (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:

See Exhibit "A" attached hereto and incorporated by reference herein.

SUBJECT TO: (1) Taxes due in the year 1998 and thereafter; (2) Easements, restrictions and rights-of-way of record or in evidence by use. (3) Easement recorded in Instrument #1992-01391 in the Probate Office of Shelby County, Alabama. (4) Fact that the property conveyed herein is under a current use assessment.

There shall be no mobile homes or modular homes on the property conveyed herein.

The property is sold "AS IS/WHERE IS" with no representation or warranty whatsoever from Grantor as to any condition of the property including but not limited to environmental conditions, soil conditions or boundary conditions which might be ascertained by an accurate survey.

The property conveyed herein is not the homestead of the Grantor or his spouse.

Grantor hereby quitclaims to Grantee mineral and mining rights but does not warrant the same.

All of the consideration received in conjunction with this deed was derived from a mortgage loan closed simultaneously herewith.

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.

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And I do for myself and for my heirs, executors and administrators, covenant with said Grantees, their successors and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I 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 successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned, L. DOUGLAS JOSEPH, has hereunto set his hand and seal, this the 2 day of OCTOBER, 1997.


L. Douglas Joseph

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that L. DOUGLAS JOSEPH, a married man, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the foregoing conveyance he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 2 day of OCTOBER, 1997.



Notary Public
My Commission Expires: 3-1-98

EXHIBIT 11
JOSEPH TO HUNER

A parcel of land in the SW 1/4 of the SW 1/4 of Section 22, Township 18 South, Range 1 East, Shelby County, Alabama, described as follows:
Commence at the SW corner of the SW 1/4 of the SW 1/4 of Section 22, Township 18 South, Range 1 East; thence run East along the South line of said Section for 1325.07 feet to the SE corner of said 1/4 1/4; thence 89 deg. 31 min. 46 sec. left run North for 1304.44 feet to the NE corner of said 1/4 1/4; thence 90 deg. 38 min. 31 sec. left run West for 1320.19 feet to the NW corner of said 1/4 1/4; thence 88 deg. 59 min. 04 sec. left run South 1300.53 feet to the point of beginning; being situated in Shelby County, Alabama.

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