

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 SEVENTY SIX THOUSAND FIVE HUNDRED & NO/100----  
(\$76,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEES herein, the receipt whereof is acknowledged, we, Kenneth Jay Cummings, a  
married man (herein referred to as grantors), do grant, bargain, sell and convey  
unto James H. Todd and wife, Susan S. Todd (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:

02911-955-10260  
03/24/1998-10260  
12:19 PM CLK 111111  
SHELBY COUNTY JUDGE OF PROBATE  
802 504

See legal description attached as Exhibit "A"

Subject to existing easements, current taxes, restrictions, set-back lines and  
rights of way, if any, of record.

GRANTEES' ADDRESS: 2048 MONTELEAT DRIVE BIRMINGHAM, AL 35216

THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF THE GRANTOR AS DEFINED BY THE CODE  
OF ALABAMA.

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, I have hereunto set my hand and seal, this 19th day of March,  
1998.

Kenneth Jay Cummings (SEAL)  
Kenneth Jay Cummings

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 Kenneth Jay Cummings, 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 conveyance, he executed the same  
voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of March A.D., 1998

[Signature]  
Notary Public

EXHIBIT "A"

A parcel of land in the SW 1/4 of NE 1/4 of Section 2, Township 22 South, Range 2 West, Shelby County, Alabama, described as follows:

Commence at the Southeast corner of the SW 1/4 of the NE 1/4 of Section 2, Township 22 South, Range 2 West, Shelby County, Alabama, and run thence westerly along the South line of the said 1/4-1/4, a distance of 332.45 feet to a steel rebar corner and the point of beginning of the property being described; thence continue along last described course a distance of 331.36 feet to a steel rebar corner; thence turn 89 deg. 12 min. 56 sec. to the right and run northerly a distance of 1,277.47 feet to a steel rebar corner; thence turn 77 deg. 13 min. 59 sec. to the right and run north-northwesterly a distance of 118.98 feet to a steel rebar corner; thence turn 77 deg. 13 min. 00 sec. to the left and run northerly a distance of 59.69 feet to a steel rebar corner on the South margin of Shelby County Highway No. 42; thence turn 87 deg. 42 min. 03 sec. to the right and run easterly along said margin of said Highway 42 a distance of 220.85 feet to a steel rebar corner; thence turn 92 deg. 30 min. 26 sec. to the right and run southerly 1,376.80 feet to the point of beginning; being situated in Shelby County, Alabama.

J.C.

Inst # 1998-10260

03/24/1998-10260  
12:19 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOE SNA 87.50