

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

Inst # 1998-12028

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 FIVE THOUSAND FIVE HUNDRED & NO/100----
(\$105,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Audrey E. Sheaffer, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Julian H. Courtney and wife, Theresa A. Courtney-Soper (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 47, according to the Survey of Timber Park, Phase III, as recorded in Map
Book 15 page 11 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.

\$100,200.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1508 Timber Drive, Helena, Alabama 35080.

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 1st day of April,
1998.

*Audrey E. Sheaffer by
Penny W. Alexander, her
attorney in fact*

(SEAL)

Audrey E. Sheaffer, by Penny W. Alexander,
her Attorney in Fact

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State,
hereby certify that Penny W. Alexander, whose name as Attorney In Fact for
Audrey E. Sheaffer, 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, she in her capacity as such Attorney in Fact, executed the
same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 1ST DAY OF APRIL, 1998.

My Commission Expires:

Mark L. Rowe
Notary Public

MARK L. ROWE
MY COMMISSION EXPIRES
10/08/2001

04/06/1998-12028
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 14.00