

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

Send Tax Notice To:
O'NEAL BROWDER
2320 HILHAM AVE
SVIN 290
BIRMINGHAM AL 35205

Inst # 1998-16324

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)

~~JEFFERSON~~ COUNTY)
SHELBY

KNOW ALL MEN BY THESE PRESENTS: That in consideration of ONE HUNDRED FIFTY FIVE THOUSAND AND NO/100 DOLLARS (\$155,000.00) 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, ROBERT G. ROSSER, a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto E. O'NEAL BROWDER, JR. AND VICKI W. BROWDER (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) Sanitary sewer easement(s) as set out on the survey by Paragon Engineering, Inc. dated March 17, 1998 and described in Real 300, Page 335 in Probate Office; (3) Mineral and mining rights are currently being assessed by U.S.S.C.; (4) Riparian Rights, if any, in and to the use of Cahaba River; (5) Subject to any portion of said property lying within the flood plane along the Cahaba River as shown on the survey by Paragon Engineering, Inc. dated March 17, 1998; (6) Less and except any portion of the land lying within the Cahaba River; (7) Mineral and mining rights not owned by the Grantor.

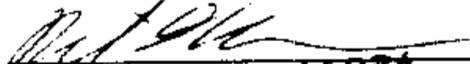
The entire consideration received herein was derived from a Mortgage loan closed simultaneously with the delivery of this deed.

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

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 we do for ourselves and for our heirs, executors and administrators covenant with the 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 we will and 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, the undersigned, ROBERT G. ROSSER, has hereunto set his hand and seal, this the 1 day of May, 1998.

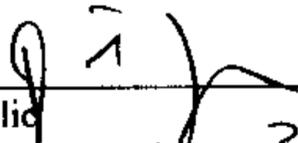

Robert G. ROSSER 16324

STATE OF ALABAMA)

JEFFERSON COUNTY)

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

Given under my hand and seal this 1 day of May, 1998.



Notary Public
My Commission Expires: 3.1.02

EXHIBIT 'A' · ROSSER TO BROWDER

STATE OF ALABAMA
SHELBY COUNTY

A parcel of land situated in the Northwest 1/4 of the Northeast 1/4 and the Northeast 1/4 of the Northwest 1/4 of Section 17, Township 19 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows:

SHELBY

Commence at the Northeast Corner of the Northwest 1/4 of the Northeast 1/4 of Section 17, Township 19 South, Range 2 West, Shelby County, Alabama; thence run in a Westerly direction along the North line of said Section 912.03 feet to the POINT OF BEGINNING; said point being a 1" crimped iron found and the Southeast corner of Lot 10, Cahaba Pointe as Recorded in Map Book 12, Page 97, in the ~~Jefferson~~ County Office of Probate; thence deflect left from said section line $41^{\circ}04'07''$ and run in a Southwesterly direction along said subdivision boundary 312.15 feet to a 1/2" crimped iron found; thence turn an interior angle of $246^{\circ}28'15''$ and run to the right in a Northwesterly direction along said subdivision boundary 174.84 feet to a 1" crimped iron found; thence turn an interior of $128^{\circ}07'30''$ and run to the left in a Southwesterly direction along said subdivision boundary 189.00 feet to a point; thence turn an interior angle of $193^{\circ}37'36''$ and run to the right in a Southwesterly direction along said subdivision boundary 88.39 feet to a point; thence turn an interior angle of $241^{\circ}16'22''$ and run to the right in a Northwesterly direction along said subdivision boundary 111.68 feet to a point; thence turn an interior angle of $232^{\circ}05'13''$ and run to the right in a Northeasterly direction along said subdivision boundary 154.15 feet to a point on the North line of said Section; said point being a rebar with surveyor's cap found; said cap bearing the surveyor's registration number 15153; thence turn an interior angle of $79^{\circ}35'16''$ and run to the left along North line of said Section 396.24 feet to a point in the center of the Cahaba River; thence turn an interior angle of $102^{\circ}23'22''$ and run to the left in a Southwesterly direction along the center of the Cahaba River 62.49 feet to a point; thence turn an interior angle of $213^{\circ}30'30''$ and run to the right in a Southwesterly direction along the center of the Cahaba River 421.67 feet to a point; thence turn an interior angle of $178^{\circ}16'52''$ and run to the left in a Southwesterly direction along the center of the Cahaba River 155.15 feet to a point; thence turn an interior angle of $181^{\circ}14'10''$ and run to the right in a Southwesterly direction along the center of the Cahaba River 30.32 feet to a point; thence turn an interior angle of $105^{\circ}09'51''$ and run to the left in a Southeasterly direction and leaving said Cahaba River 509.42 feet to a 3/8" rebar found; thence turn an interior angle of $170^{\circ}03'12''$ and run to the left in a Southeasterly direction 58.50 feet to a 3/8" rebar found; thence turn an interior angle of $126^{\circ}05'07''$ and run to the left in a Northeasterly direction 130.30 feet to a point on point on the North right-of-way of Cayce Lane; Said point being on the arc of a curve having a radius of 50.00 feet, a central angle of $34^{\circ}48'24''$ and forming an interior angle to tangent from last described course of $167^{\circ}45'19''$; thence run along said arc and along said right-of-way in a Easterly direction 30.37 feet to a point of reverse curvature; having a radius of 25.00 feet and a central angle of $42^{\circ}50'00''$; thence run along said arc and along said right-of-way in a Easterly direction 18.69 feet to a 3/8" rebar found; thence run tangent to last described curve in a Northeasterly direction along said right-of-way 73.53 feet to a point on the West line of Lot 45 of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12, Page 46, in the Probate Office of Shelby County; thence turn an interior angle of $98^{\circ}46'25''$ and run to the left in a Northwesterly direction along said West lot line 207.02 feet to the Northwest corner of Said Lot 45; Said point being a 1/2" rebar found; thence turn an interior angle of $266^{\circ}17'54''$ and run to the right in a Northeasterly direction along said subdivision boundary 239.85 feet to a point; thence turn an interior angle of $201^{\circ}30'24''$ and run to the right in a Easterly direction along said subdivision boundary 239.88 feet to a 3/8" rebar found; thence turn an interior angle of $123^{\circ}01'27''$ and run to the left in a Northeasterly direction along said subdivision boundary 309.89 feet to a 3/8" rebar found; thence turn an interior angle of $197^{\circ}17'16''$ and run to the right in a Northeasterly direction along said subdivision boundary 596.83 feet to a 1" crimped iron found; thence turn an interior angle of $80^{\circ}40'00''$ and run to the left in a Northwesterly direction 98.82 feet to the POINT OF BEGINNING.

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05/05/1998-16324
02:45 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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