P O Box 822, Columbiana, AL 35051

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAWYERS STILE INSURANCE CORPORATION, Birmingham, Alabama Porm 1-1-1 Rev. 8-76

STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS.

COUNTY OF SHELBY

That in consideration of One Hundred Nine Thousand Five Hundred and no/100-------

to the undersigned grantor, PHOENIX 95 GROUP, INC. a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

ROYCE G. SHINGLETON and wife, ANNA E. SHINGLETON

(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, ituated in Shelby County, Alabama to-wit:

Lot 13, according to the Survey of Magnolia Parc, as recorded in Map Book 21, Page 155, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 1999 and subsequent years, easements, restrictions, rights of way and permits of record.

\$104,000.00 of the above recited purchase price was paid from a mortgage recorded simultaneously herewith.

Inst; \$ 1998-42533

10/29/1998-42533 09:50 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 14.00 DOI CHA

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 beirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and sesigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

Don Kirby President. IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27thday of October

ATTEST:

Don KITD

HOENIX-95 GROUP.

STATE OF ALABAMA COUNTY OF SHELBY

THE UNDERSIGNED AUTHORITY

a Notary Public in and for said County in said

DON KIRBY State, hereby certify that

PHOENIX 95 GROUP, INC. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being President of informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as

the act of said corporation,

Given under my hand and official seal, this the 27th

My Commission Expires: 10/16/2000