

This Instrument Was Prepared By:
Dickerson Morse & Yost, P. C.
1920 Valleydale Road
Birmingham, AL 35244

Send Tax Notice to:
Terry L. Dillard
108 Summer Hill Drive
Alabaster, Alabama 35007

**STATE OF ALABAMA
COUNTY OF SHELBY**

**CORPORATION WARRANTY DEED, JOINTLY
FOR LIFE WITH REMAINDER TO SURVIVOR**

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of One Hundred Thirty Four Thousand Five Hundred and 00/100 Dollars (\$134,500.00) to the undersigned GRANTOR in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, Doyal Construction Company, Inc., an Alabama Corporation (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Terry L. Dillard and Fredia F. Dillard, husband and wife (hereinafter referred to as GRANTEEES), 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 the County of Shelby and State of Alabama, to-wit:

Lot 64-A, according to the Survey of Summer Brook, Sector 5, Phase 6, recorded in Map Book 23, page 48, in the Probate Office of Shelby County, Alabama.

Note: \$127,750.00 of the above purchase price is in the form of a mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEEES 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 said GRANTOR does for itself and its successors and assigns covenants with the said GRANTEEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, Doyal Construction Company, Inc. has hereunto set its signature by Hunter Doyal its Vice-President on this the 25th day of November, 1998.

Doyal Construction Company, Inc.

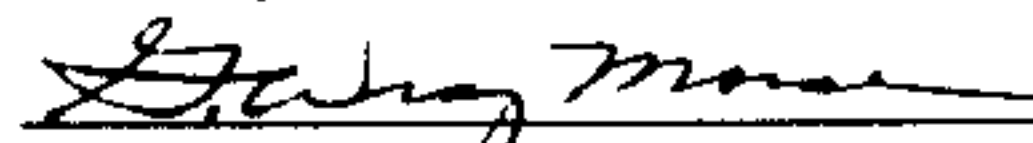


Hunter Doyal, Vice-President

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a notary public in and for said county in said state, hereby certify that Hunter Doyal as Vice-President of Doyal Construction Company, Inc., an Alabama Corporation, 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 as such duly authorized officer executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 25th day of November, 1998.



G. Wray Morse, Notary Public

My Commission Expires: 9/10/2000

11/30/1998-47269
12:55 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 15.50

1998-47269