

THIS INSTRUMENT PREPARED BY:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1313 ALFORD AVENUE
BIRMINGHAM AL 35226

SEND TAX NOTICE TO:

Edward R. Becker
1155 Country Club Cir
Birmingham AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Fifty Thousand and no/100 Dollars (\$50,000.00) and other good and valuable consideration to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

JOHN A. LOPER, III AND WIFE, CARMINE B. LOPER

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

EDWARD R. BECKER AND SANDRA J. BECKER

(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, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 21, in Block 2, according to the Survey of Norwick Forest, Third Sector, Second Phase, as recorded in Map Book 23, Page 121, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to:

1. Taxes for the current year 1998 and subsequent years.
2. Easements, restrictions and rights of way of record, if any.



NOTE: This is not the homestead property of the Grantors herein above.

TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, 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.

12/09/1998-48953
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 61.00

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this
23rd day of November, 1998.

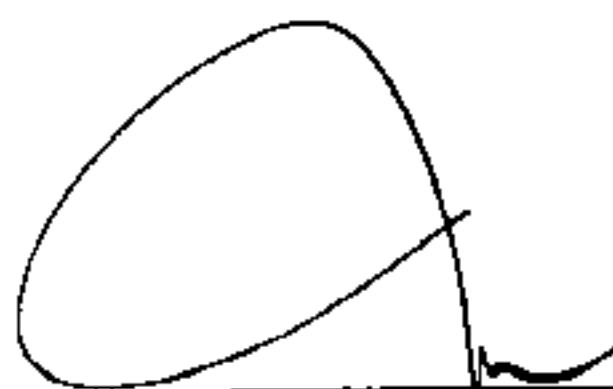

JOHN A. LOPER, III

CARMINE B. LOPER

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that John A. Loper, III and wife, Carmine B. Loper, whose names is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 23rd day of November, 1998.



Notary Public

MY COMMISSION EXPIRES: 2/23/00

Inst # 1998-48953

12/09/1998-48953
09:38 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 CRH 61.00