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This instrument was prepared by:  
(Name) Holliman, Shockley & Kelly  
(Address) 2491 Palham Parkway  
Palham, AL 35124

Send Tax Notice to:  
(Name) William R. Sivley  
(Address) 161 Hickory Point Drive  
Helena, AL 35080

**CORPORATION FORM 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 Eighteen Thousand Nine Hundred and no/100----- DOLLARS

to the undersigned grantor J. Harris Development Corporation 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

William R. Sivley and Carol P. Sivley  
(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in  
Shelby County, Alabama, to-wit:

Lot 19, according to the Survey of Hickory Point, as recorded in Map Book 23, page 43, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1999 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$ 118,900.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1999-13385  
03/31/1999-13385  
SHELBY COUNTY ALA. CERTIFIED  
001 CRH JUDGE OF PROBATE  
9.50

TO HAVE AND TO HOLD, unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, 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.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice- President,  
who is authorized to execute this conveyance, has hereto set its signature and seal(s) this 18th  
day of March, 19 99.

ATTEST:

Secretary

J. Harris Development Corporation  
By Jack A. Harris  
Vice - President

STATE OF ALABAMA }  
Shelby County }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Jack A. Harris, whose name as Vice President of J. Harris Development Corporation, a corporation, 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), (she), 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 18th day of March, A.D., 19 99.

My Commission Expires:

James Holliman  
Notary Public  
3-12-2001