This instrument was prepared by

Mike T. Atchison, Attorney at Law

P O Box 822, Columbiana, AL 35051 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Form 1-1-7 Rev. 8-78

LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA COUNTY OF SHELBY KNOW ALL MEN BY THESE PRESENTS.

that in consideration of One Hundred Six Thousand Four Hundred and no/100------

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

James D. Pardue and Joann E. Pardue

(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, Shelby County, Alabama, described as follows: situated in

Lot 14, 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.

\$105,522. Dof the above recited purchase price was paid from a mortgage recorded simultaneously herwith.

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05/11/1999-19756 10157 AM CERTIFIED SHELDY COUNTY JURGE OF PREMATE 201 544

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 assigns, 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 1999 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 6th day of PHOENIX 95 GROUP, INC.

ATTEST:

ALABAMA STATE OF COUNTY OF SHELBY

a Notary Public in and for said County in said

the undersigned authority 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 my on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same volontarily for and as the act of said corporation,

Given under my hand and official seal, this the

My Commission Expires: 10/16/2000