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

Send Tax Notice to:
(Name) Luis M. Liano & Marlene E. Liano
(Address) 318 Shelby Forest Drive
Chelsea, AL 35043

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 Twenty-One Thousand, Five Hundred & 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

Luis M. Liano and Marlene E. Liano
(herein referred to as GRANTEES), as joint tenants, with right of survivorship, the following described real estate, situated in
Shelby County, Alabama, to-wit:

See EXHIBIT "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

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.

\$ 115,400.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1999-21895

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SHELBY COUNTY JUDGE OF PROBATE
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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 14th
day of May, 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.

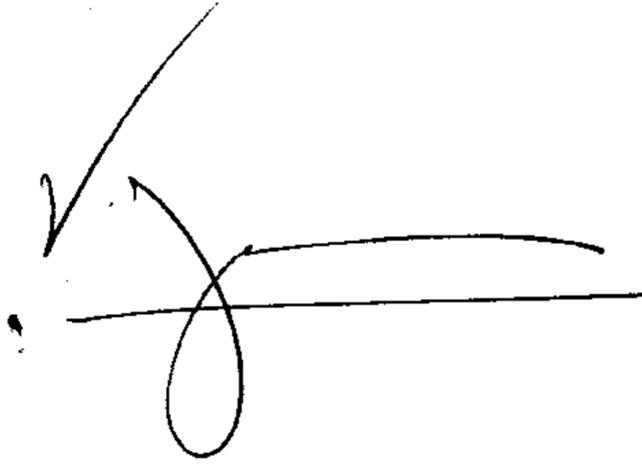
Given under my hand and official seal, this 14th day of May, A.D., 19 99.

My Commission Expires:

Notary Public

EXHIBIT "A"

Lot 13, according to the Survey of Shelby Forest Estates, 1st Sector, Phase II,
as recorded in Map Book 24, page 81 in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.

A handwritten signature or scribble consisting of several overlapping lines, including a prominent horizontal line and a large loop.

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