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This instrument was prepared by:

(Name) Burdette & Burdette, Attorneys at Law
(Address) 1930 Edwards Lake Road, Suite 126
Birmingham, Alabama 35235

Send Tax Notice to:

(Name) Roger D. Abernathy
(Address) Penny D. Abernathy
13 South Forty Road
Alabaster, Alabama 35007

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 Fifteen Thousand and 00/100 ----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, we,

Tad J. Beaton, and wife Leslie P. Beaton
(herein referred to as grantors), do grant, bargain, sell and convey unto

Roger D. Abernathy and Penny D. Abernathy
(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 13, according to the Survey of South Forty, a Residential Subdivision, as recorded in
Map Book 11, Page 102, in the Probate Office of Shelby County, Alabama.

Subject to easements, reservations and restrictions of record.

\$114,367.00 of the purchase price recited above was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

Inst. # 1999-32608

08/04/1999-32608
11:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JCS MMS 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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, 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 noted
above; that I (we) have 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s) this 30th
day of July, 19 99.

WITNESS

(Seal)

(Seal)

(Seal)

Tad J. Beaton (Seal)
Leslie P. Beaton (Seal)

(Seal)

STATE OF ALABAMA

Jefferson County } **General Acknowledgment**

I, the Undersigned, a Notary Public in and for said County, in said State, hereby
certify that Tad J. Beaton, and wife Leslie P. Beaton, whose name are signed to the foregoing
conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance,
they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 30th day of July, A.D., 19 99.

My Commission Expires:

3/6/2003
Notary Public