This instrument Was Prepared By: Dickerson & Morse, P. C. 1920 Valleydale Road Birmingham, AL 35244 Send Tax Notice to: Lisa D. Arnold 105 Summer Hill Drive Alabaster, Alabama 35007

STATE OF ALABAMA COUNTY OF SHELBY

CORPORATION WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of One Hundred Twenty Five Thousand Six Hundred Thirty and 60/100 Dollars (\$125,630.00) to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, Doyal Construction Company, Inc., an Alabama Corporation (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Lisa D. Arnold, an unmarried woman (hereinafter referred to as GRANTEE), 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 situated in the County of Shelby and State of Alabama, to-wit:

Lot 57-A, according to a Resurvey of Lots 38-43 and 46-61 B, Summer Brook, Sector 5, Phase 6, as recorded in Map Book 24, page 41, in the Probate Office of Shelby County, Alabama.

Note: \$85,650.00 of the above purchase price is in the form of a mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenaments, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEE 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 of such survivor forever, together with every contingent remainder and right of reversion.

And said GRANTOR does for itself and its successors and assigns covenants with the said GRANTEE, her heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, Doyal Construction Company, Inc. has hereunto set its signature by Hunter Doyal its Vice-President on this the 28th day of October, 1999.

Doyal Construction Company, Inc.

Hunter Doyal, Vice President

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that Hunter Doyal as Vice-President of Doyal Construction Company, Inc., an Alabama Corporation, whose name 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 as such duly authorized officer executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 28th day of October, 1999.

G. Wray Morse, Notary Public

My Commission Expires: 9/10/2000

Inst # 1999-45052

11/01/1999-45052 01:15 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 48.50

24H 100