

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
Suite 101, 1318 Alford Avenue
Birmingham, Alabama 35226

Send Tax Notice To:
WAYNE LOWERY
94 FALLO CIRCLE
BIRMINGHAM AL
35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)
SHELBY COUNTY)

03/19/2001-09669
09:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 MB 15.00

KNOW ALL MEN BY THESE PRESENTS: That in consideration of One Hundred Eighty-seven Thousand and No/100 Dollars (\$187,000.00) and other good and valuable considerations, to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, I, Edwin W. Edwards, a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto Wayne H. Lowery, Sr. and Mary Lowery (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, situated in Shelby County, Alabama, to-wit:

Described on Exhibit A attached hereto and incorporated by reference herein.

SUBJECT TO: (1) Taxes due in the year 2001 and thereafter; (2) Easements, restrictions and rights-of-way of record; (3) Rights of parties in possession under leases; (4) Mineral and mining rights not owned by the Grantor;

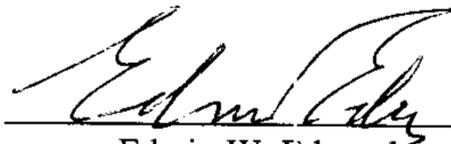
The property conveyed herein is not the homestead of the Grantor or his spouse.

ALL ~~dollars~~ of the consideration recited herein was derived from a mortgage loan closed simultaneously with the delivery of this Deed.

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 heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

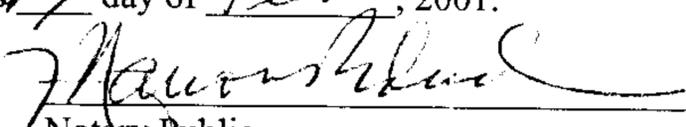
IN WITNESS WHEREOF, the undersigned, has hereunto set his hand and seal, this the 1st day of February, 2001.


Edwin W. Edwards

STATE OF LOUISIANA)
PARISH OF EAST BATON ROUGE)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Edwin W. Edwards, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of Feb, 2001.


Notary Public
My Commission Exp. at my death
I have known affiant for
72 years. See annex
license attached

Inst # 2001-09669

EXHIBIT 'A'

PARCEL A.

A parcel of land located in the Southwest 1/4 of the Northwest 1/4 of Section 13, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows: Commence at the Southwest corner of said 1/4 - 1/4 Section, thence in an Easterly direction, along the South line of said 1/4 - 1/4 Section, a distance of 552.40 feet to a point on the Easterly Right of Way Line of U.S. Highway 31, said point being on a curve to the right, said curve having a radius of 2192.18 feet and a central angle of 0 degrees 15 minutes 44 seconds, thence 86 degrees 01 minute 23 seconds to tangent of said curve, thence along arc of said curve and said Right of Way line, in a Northeasterly direction, a distance of 10.03 feet; thence 85 degrees 45 minutes 39 seconds right, measured from tangent of said curve, in an Easterly direction, parallel to the South line of said 1/4 - 1/4 Section, a distance of 495.84 feet; thence 81 degrees 09 minutes 02 seconds left in a Northeasterly direction, a distance of 289.88 feet, thence 54 degrees 14 minutes 46 seconds left, in a Northwesterly direction, a distance of 102.69 feet, thence 54 degrees 4 minutes 46 seconds right, in a Northeasterly direction, a distance of 313.0 feet, thence continuing along last stated bearing a distance of 195.00' plus or minus, to a point of the Southerly Right of Way Line of Court Place; thence continuing along said Right of Way Line in a Westerly direction a distance of 307.00 feet, plus or minus, to a point on the Easterly Right of Way Line of Highway 31, this being the Point of Beginning; thence in a Southwesterly Direction, along said Right of Way a distance of 78.64 feet to the beginning of a curve to the left, said curve having a radius of 2240.86 feet; thence along arc of said curve, in a Southwesterly Direction, a distance of 71.82 feet to a point; thence South 81 degrees 09 minutes 02 seconds East a distance of 175.00 feet; thence North 08 degrees 50 minutes 58 seconds East a distance of 165.44 feet to a point along the South Right of Way of Court Place; thence turn left along said Right of Way in a Westerly direction a distance of 136.23 feet, plus or minus, to the Point of Beginning.

PARCEL B.

A parcel of land located in the Southwest 1/4 of the Northwest 1/4 of Section 13, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows: Commence at the Southwest corner of said 1/4 - 1/4 Section, thence in an Easterly direction, along the South line of said 1/4 - 1/4 Section, a distance of 552.40 feet to a point on the Easterly Right of Way Line of U.S. Highway 31, said point being on a curve to the right, said curve having a radius of 2192.18 feet and a central angle of 0 degrees 15 minutes 44 seconds, thence 86 degrees 01 minute 23 seconds to tangent of said curve; thence along arc of said curve and said Right of Way line, in a Northeasterly direction, a distance of 10.03 feet; thence 85 degrees 45 minutes 39 seconds right, measured from tangent of said curve, in an Easterly direction, parallel to the South line of said 1/4 - 1/4 Section, a distance of 495.84 feet; thence 81 degrees 09 minutes 02 seconds left in a Northeasterly direction, a distance of 289.88 feet, thence 54 degrees 14 minutes 46 seconds left, in a Northwesterly direction, a distance of 102.69 feet, thence 54 degrees 14 minutes 46 seconds right, in a Northeasterly direction, a distance of 313.0 feet, to the Point of Beginning; thence continuing along last stated bearing a distance of 195.00' plus or minus, to a point on the Southerly Right of Way Line of Court Place; thence continuing along said Right of Way Line in a Westerly direction a distance of 120.00 feet, plus or minus, to a point; thence South 8 degrees 50 minutes 58 seconds West a distance of 174.22 feet; thence South 81 degrees 09 minutes 02 seconds East a distance of 115.22 feet to the Point of Beginning.

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