

This Instrument Was Prepared By:  
**G. Wray Morse**  
**Attorney at Law**  
1920 Valleydale Road  
Birmingham, Alabama 35244

Send Tax Notice to:  
Sharon L. Clark  
1016 Ashley Brook Lane  
Helena, Alabama 35080

**STATE OF ALABAMA**  
**COUNTY OF SHELBY**

**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 **Ninety Seven Thousand and 00/100 Dollars (\$97,000.00)** to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, **Beverly Jane Penny, an unmarried woman** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Sharon L. Clark, 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 5, according to the Survey of Ashley Brook, as recorded in Map Book 22, Page 78, in the Probate Office of Shelby County, Alabama.**

**Note: \$92,000.00 of the above purchase price is in the form of a mortgage in favor of Union Planters Bank, National Association, executed and recorded simultaneously herewith.**

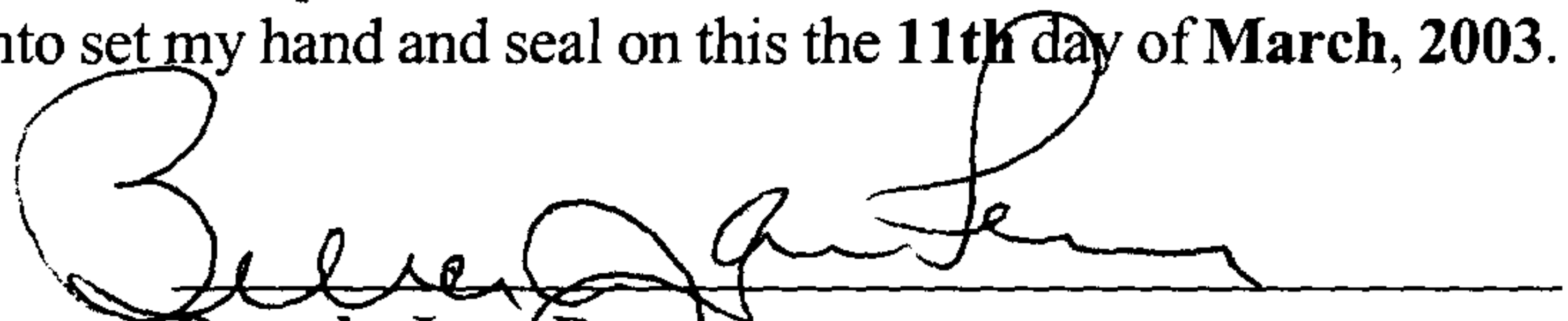
**This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.**

Together with all and singular the tenements, 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 herself, her successors and assigns covenants with the said GRANTEE, her heirs and assigns, that GRANTOR 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 GRANTOR has a good right to sell and convey the same as aforesaid; that GRANTOR will and her heirs and assigns shall, warrant and defend the same to the said GRANTEE, their heirs and assigns forever, against the lawful claims of all persons.

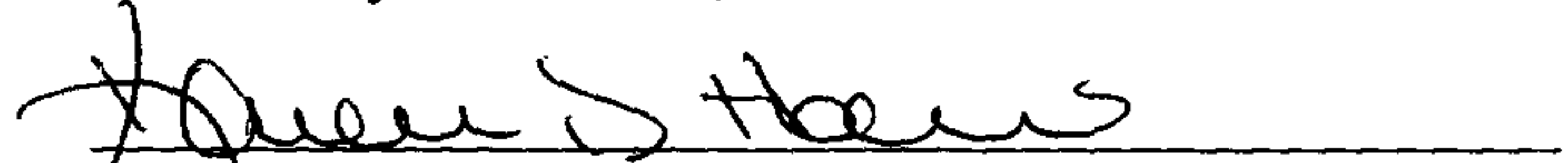
IN WITNESS WHEREOF, I has hereunto set my hand and seal on this the **11th** day of **March, 2003**.

  
**Beverly Jane Penny**

**STATE OF ALABAMA**  
**COUNTY OF SHELBY**

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Beverly Jane Penny, an unmarried woman**, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **11th** day of **March, 2003**.

  
**Karen D. Hollis, Notary Public**

My Commission Expires: **12/12/2003**