

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

Send Tax Notice to:
Stewart T. Craig
127 Hidden Creek Lane
Montevallo, Alabama 35115

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 **Two Hundred Sixty Nine Thousand Nine Hundred and 00/100 Dollars (\$269,900.00)** to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Timothy Lanier and Rebecca J. Lanier, husband and wife** (hereinafter referred to as GRANTORS), do hereby grant, bargain, sell and convey unto **Stewart I. Craig and Teri Ann Craig, husband and wife** (hereinafter 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 the County of **Shelby** and State of Alabama, to-wit:

Tract 2, according to the Survey of Hidden Creek Acres, as recorded in Map Book 19, Page 137, in the Probate Office of Shelby County, Alabama.

Note: \$169,900.00 & \$100,000.00 of the above purchase price is in the form of a mortgage in favor of Transnational Financial Network, Inc. and Wells Fargo Home Equity, executed and recorded simultaneously herewith.


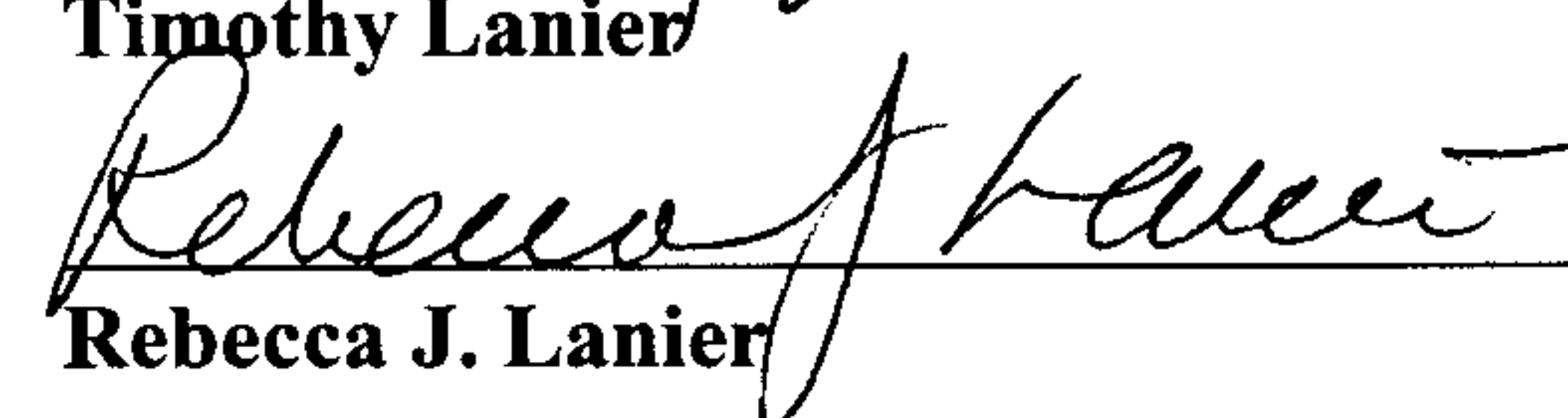
This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

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 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 said GRANTORS do for themselves, their successors and assigns covenant with the said GRANTEES, their heirs and assigns, that GRANTORS are 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 GRANTORS have a good right to sell and convey the same as aforesaid; that GRANTORS will and their heirs and assigns 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, we have hereunto set our hands and seals on this the **25th** day of **February, 2004**.


Timothy Lanier

Rebecca J. Lanier

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Timothy Lanier and Rebecca J. Lanier, husband and wife**, whose names 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 the **25th** day of **February, 2004**.


G. Wray Morse, Notary Public

My Commission Expires: **9/10/2004**