

Send Tax Notice To:  
William H. Rigby  
208 Belvedere Drive  
Birmingham, Alabama 35242  
PID# 038340015030000

**WARRANTY DEED, JOINTLY FOR LIFE  
WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA  
Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of  
Two Hundred Seventy Thousand Eight Hundred Ninety and 00/100  
(\$270,890.00)  
to the undersigned Grantor(s) , in hand paid by the Grantee(s) herein, the receipt whereof is  
acknowledged, I or we,

Nancy T. Brown, a married woman, and D. Karl Brown, her husband

(hereinafter referred to as Grantor, (whether one or more), does/do hereby grant, bargain, sell  
and convey unto

William H. Rigby and Susan S. Rigby  
(herein referred to as Grantees), for and during their joint lives and upon the death of any or  
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:

Lot 30, according to the Survey of Villa's Belvedere, as recorded in Map  
Book 29, Page 27, in the Probate Office of Shelby County, Alabama.

\$ 216712 of the above recited consideration was paid from the proceeds of a purchase  
money mortgage loan recorded simultaneously herewith.

\$ 27,089 of the above recited consideration was paid from the proceeds of a 2nd purchase  
money mortgage loan recorded simultaneously herewith.

Subject to easements, rights of way, covenants, restrictions and conditions of record.

Subject to Ad Valorem taxes for the year 2005 and subsequent years not yet due and  
payable.

Subject to Mineral and Mining rights of record and all rights and privileges incident  
thereto.

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and  
appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, To the said Grantees, for and during their joint lives and  
upon the death of any or either of them, then to the survivor of them in fee simple, and to the  
heirs and assigns of such survivor 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 in and to the property described hereinabove 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.

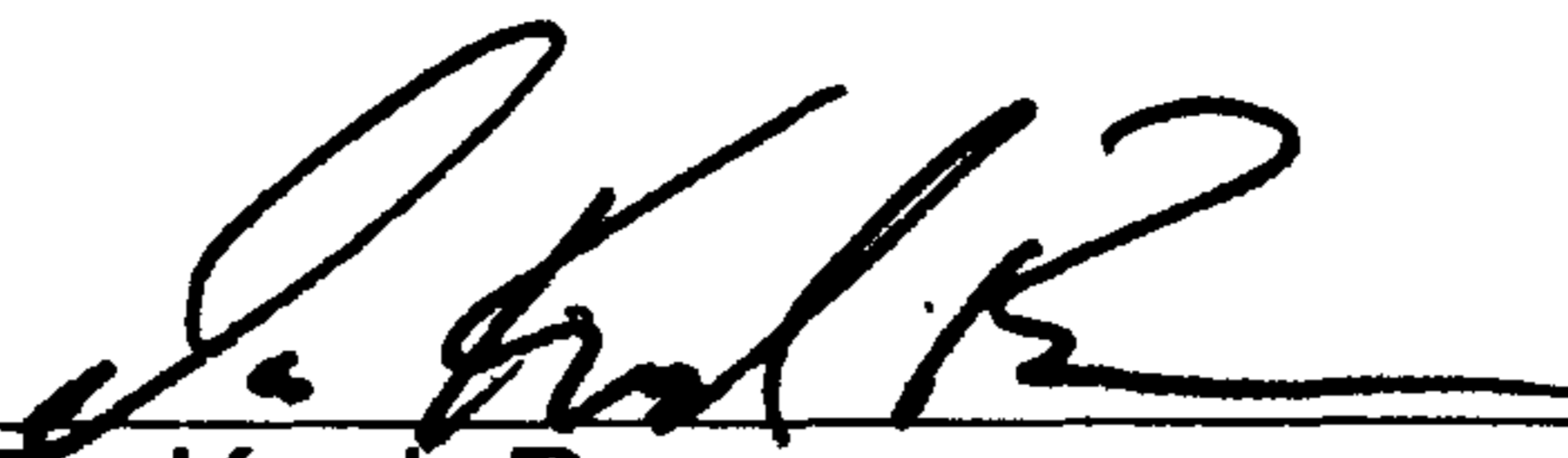
And said Grantor does for himself/herself, his/her heirs, executors and assigns, covenant with  
said Grantee, his, her or their heirs and assigns, that he/she/they is/are lawfully seized in fee  
simple of said premises, that he/she/they is/are free from all encumbrances, that he/she/they  
has/have a good right to sell and convey the same as aforesaid, and that he/she/they will, and  
his/her/their heirs, executors and assigns shall, warrant and defend the same to the said  
Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all  
persons.

Shelby County, AL 05/18/2005  
State of Alabama  
Deed Tax: \$27.50

Beal & Assoc.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal(s) this 16th day of May, 2005.

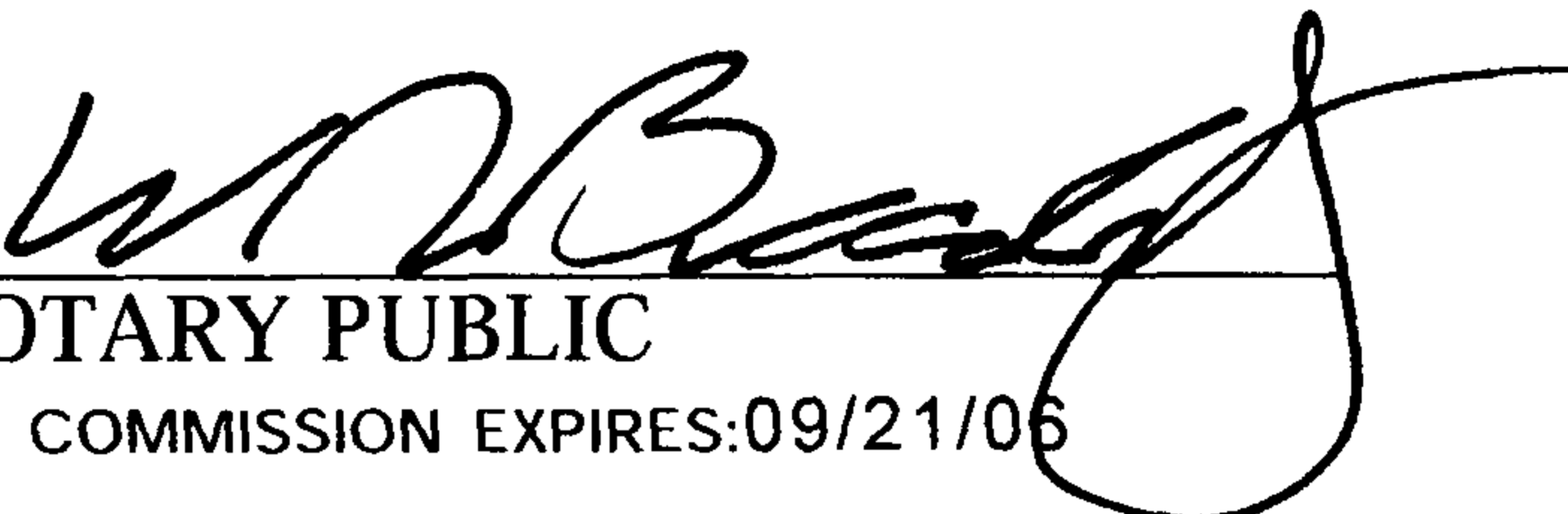
  
Nancy T. Brown

  
D. Karl Brown

STATE OF ALABAMA  
SHELBY COUNTY


I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Nancy T. Brown, a married woman, and D. Karl Brown, her husband whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 16th day of May, 2005.

  
NOTARY PUBLIC  
MY COMMISSION EXPIRES:09/21/06

OUR FILE NO.: 05043RB

This instrument prepared by: (SEAL)  
W. Russell Beals, Jr., Attorney at Law  
BEALS & ASSOCIATES, P.C.  
4898 Valleydale Road #B-3  
Birmingham, AL 35242

  
20050518000240840 2/2 \$41.50  
Shelby Cnty Judge of Probate, AL  
05/18/2005 01:27:16PM FILED/CERT