INSTRUMENT PREPARED WITHOUT BENEFIT OF TITLE SEARCH This instrument was prepared by Send Tax Notice to: John A. Baggett and Sándy F. Johnson Loren M. Baggett (Name) Attorney at Law (Address) 235 Creek Street P.O. Box 23 Montevallo, AL 35115 (205)665-7660Montevallo, AL 35115 Warranty Deed, Jointly For Life With Remainder To Survivor STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS, SHELBY COUNTY

That in consideration of ONE HUNDRED EIGHTY FOUR THOUSAND DOLLARS AND 00/100 (\$184,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I (we),

KAREN RICE, an unmarried woman, formerly known as KAREN RICE MEYER

(herein referred to as GRANTORS) do grant, bargain, sell and convey unto

20070201000048930 1/1 \$12.00 Shelby Cnty Judge of Probate, AL 02/01/2007 12:56:10PM FILED/CERT

JOHN A. BAGGETT and wife, LOREN M. BAGGETT

(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, the following described real estate situated in SHELBY County, Alabama to-wit:

Lot 101, according to the Survey of Indian Highlands, Third Addition, as recorded in Map Book 6, Page 28, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

This being the same property conveyed to Karen Rice Meyer by Karen Rice Meyer and Joseph L. Meyer, Jr. deed dated 10/24/96, filed of record on 10/24/96 in Instrument #1996-35324 in the Office of the Judge of Probate for Shelby County, Alabama.

SUBJECT TO:

- Any prior reservation or conveyance, together with release of damages, of minerals of every kind and character including but not limited to gas, oil, sand and gravel in, on and under subject property.
- General and special taxes or assessments for 2007 and subsequent years not yet due and payable.

PURCHASE MONEY FIRST MORTGAGE TO USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR, EXECUTED BY GRANTEE HEREIN, ON EVEN DATE HEREWITH, IN THE SUM OF \$184,000.00.

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 for such survivor forever.

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

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 31st day of January, 2007.

KAREN RICE

STATE OF ALABAMA
SHELBY COUNTY

Notary Publid

My Commission Expires: