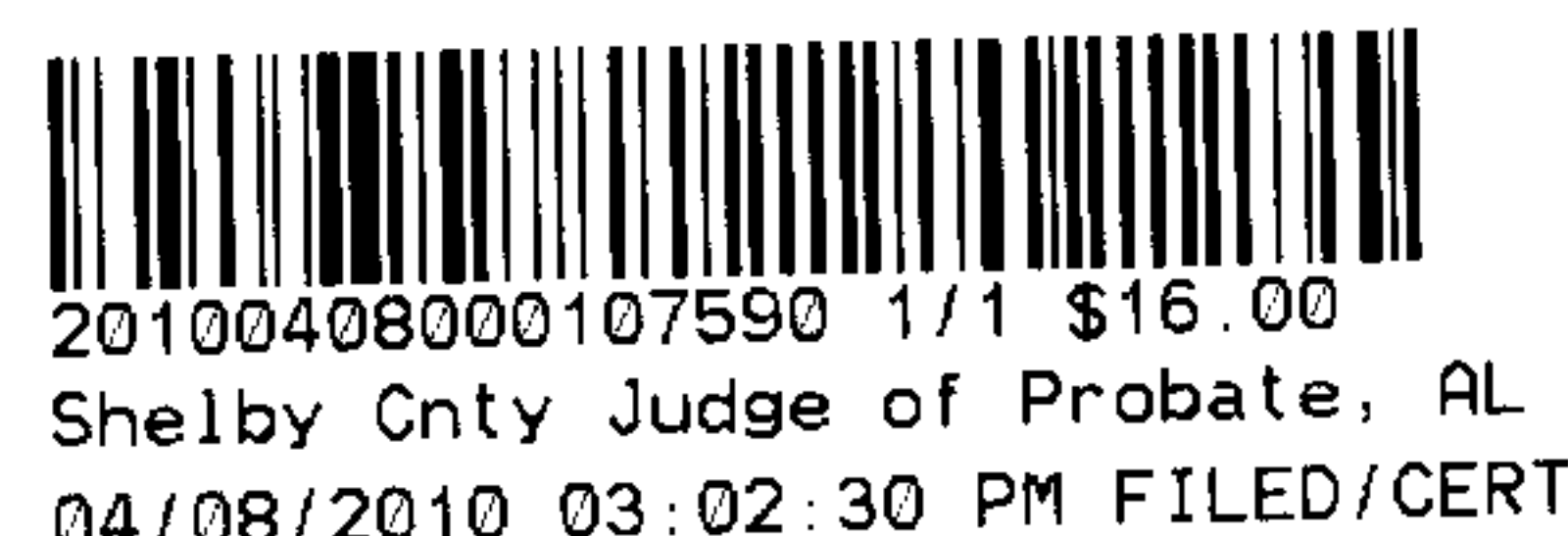


THIS INSTRUMENT WAS PREPARED BY:
FOSTER D. KEY, ATTORNEY AT LAW
POST OFFICE BOX 360345
BIRMINGHAM, ALABAMA 35236

PLEASE SEND TAX NOTICE TO:
FRANK WAYDE ELLIOTT, JR. and RHONDA PARDUE ELLIOTT
POST OFFICE BOX 166
WESTOVER, ALABAMA 35185

**CORPORATION FORM STATUTORY WARRANTY DEED, JOINTLY FOR LIFE WITH
REMAINDER TO SURVIVOR**

STATE OF ALABAMA)
COUNTY OF SHELBY)



KNOW ALL MEN BY THESE PRESENTS, that in consideration of **FIVE THOUSAND AND NO/100 (\$5,000.00)** to the undersigned GRANTOR, **HERITAGE SOUTH CREDIT UNION f/k/a HERITAGE SOUTH FEDERAL CREDIT UNION**, a corporation (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto **FRANK WAYDE ELLIOTT, JR. and wife, RHONDA PARDUE ELLIOTT**, (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:

Lot 1, according to the Map of Hobbs Survey, as recorded in Map Book 34, Page 41, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 2010, which are a lien but not yet due and payable until October 1, 2010.
2. Building lien(s), right(s) of way(s), easement(s), restriction(s), reservation(s) and condition(s), if any affecting the land.
3. All rights outstanding by reason of statutory right of redemption from the foreclosure of that certain mortgage given by Norman Norcross to Heritage South Federal Credit Union, recorded in Instrument No. 20070827000403370 in the Probate Office of Shelby County, Alabama; said foreclosure being evidenced by foreclosure deed to Heritage South Federal Credit Union, recorded in Instrument No. 20090624000242120 in said Probate Office, which rights expire on June 18, 2010.
4. Restrictive covenants, if any.

TO HAVE AND TO HOLD the above described property unto 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, together with all and singular the tenements, heriditaments and appurtenances thereunto belonging or in anywise appertaining and unto their heirs and assigns forever.

IN WITNESS WHEREOF, the said GRANTOR, by its **LOAN OFFICER, RHONDA B. DUKES**, who is authorized to execute this conveyance, has hereto set its signature and seal this 31ST day of MARCH, 2010.

Shelby County, AL 04/08/2010
State of Alabama
Deed Tax : \$5.00

**HERITAGE SOUTH CREDIT UNION f/k/a HERITAGE
SOUTH FEDERAL CREDIT UNION**

BY: *Rhonda B. Dukes*
AS: **LOAN OFFICER**

STATE OF ALABAMA
COUNTY OF TALLADEGA

I, the undersigned, a notary public in and for said county, in said state, hereby certify that **RHONDA B. DUKES**, whose name as **LOAN OFFICER** of **HERITAGE SOUTH CREDIT UNION f/k/a HERITAGE SOUTH FEDERAL CREDIT UNION**, a corporation, 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 he, as such officer and with full authority, executed for and as the act of said corporation.

Given under my hand and official seal this 31ST day of MARCH, 2010.

Kurt H. Welch
NOTARY PUBLIC
My Commission Expires: 2/5/2014