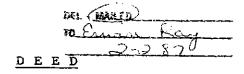
SUCA 576 PAGE 336



THIS DEED OF CONVEYANCE, made and entered into on this the 12 day of January, 1987, by and between JAMES E. MONTGOMERY and wife, FREDIA MONTGOMERY, hereinafter referred to as Grantor; and ERWIN RAY and wife, JEAN RAY, hereinafter referred to as Grantees, whose address is 3383 Lower Iron Bridge Road, Oakland, Kentucky.

witnesseth: That for and in consideration of the sum of \$7,500.00, cash in hand paid, the receipt of which is hereby acknowledged, the Crantors do hereby bargain, sell, alien, grant and convey unto the Grantees, for their joint lives and with the remainder unto the survivor thereof, his or her heirs and assigns, that certain real property located in Warren County, Kentucky, and more particularly described on Schedule A attached hereto and made a part hereof.

TO HAVE AND TO HOLD, the above described property, together with all the improvements thereon and all of the appurtenances thereunto belonging, unto the Grantees, for their joint lives and with the remainder unto the survivor thereof, his or her heirs or assigns, forever, with Covenants of General Warranty of Title, subject, however, to the terms and provisions hereof, it being the intention of the parties hereto that the herein-described property be conveyed in such manner as to pass under this deed the interest of the one first dying unto the survivor thereof, in fee simple, absolute.

This deed of conveyance, and these Covenants of General Warranty, are made subject to all existing easements for public roads and public utilities; rules and regulations of the City-County Planning and Zoning Commissions; and all building and use restrictions applicable to this property.

IN TESTIMONY WHEREOF, witness the hand of the Grantor on this the day and date first above written.

JAMES E. MONTGOMERY

TRUMA DOTTERNEUM

FREDIA MONTGOMERY

COMMONWEALTH OF KENTUCKY)
STATE AT LARGE)

This is to certify that the foregoing deed was acknowledged before me this the /2 day of January, 1987, by James E. Montgomery and wife, Fredia Montgomery.

Bellie Ann Olephens
NOTARY PUBLIC
My Commission Expires: 2287

THIS INSTRUMENT PREPARED BY:

REYNOLDS, CATRON, JOHNSTON & HINTON Attorneys at Law 310 E. 11th Street P. O. Box 4000 Bowling Green, KY 42102-4000

By: hile Hegnor