

THE STATE OF ALABAMA,
SHELBY

COUNTY.

KNOW ALL PERSONS BY THESE PRESENTS:

That the Administrator of Veterans Affairs, an Officer of the United States of America, whose address is Veterans Administration, Washington, D.C. 20420, hereinafter called Grantor, for and in consideration of the sum of ten dollars (\$10.00) and other valuable consideration and in consideration of that certain mortgage note in the principal amount of fifty-seven thousand four hundred seventy-five and 00/100 dollars dated July 28, 1986, given by the grantees herein to the grantor herein as evidence of the unpaid balance of the purchase price of the property conveyed herein,

the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and, by these presents, does grant, bargain, sell and convey unto

Melvin A. Prater and wife, Melissa U. Prater, as joint tenants,
and such tenancy is with right of survivorship

, hereinafter called Grantee(s),

and the heirs or successors and assigns of Grantee(s) the following-described property situated in the county of Shelby Alabama, to wit:

Lot 36, according to the survey of MONTE TIERRA, as recorded in Map Book 5, Page 114, in the Probate Office of Shelby County, Alabama.

BOOK 083 PAGE 915

\$57,450.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously with delivery of this deed.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all outstanding reservations of mineral and mining title and rights and to any lawful covenants, restrictions, easements, reservations, encroachments, liens, taxes, and special assessments heretofore imposed upon said property.

TO HAVE AND TO HOLD, the aforegranted premises together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee(s) and the heirs or successors and assigns of Grantee(s), forever.

Grantor covenants with the said Grantee(s), and the heirs or successors and assigns of Grantee(s) that Grantor will warrant and defend the premises to the said Grantee(s) herein and the heirs or successors and assigns of Grantee(s), forever, against the lawful claims and demands of all persons claiming the same by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 24th day of July, 1986 has caused this instrument to be executed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 212 and 1820 and title 38, Code of Federal Regulations, sections 36.4342 and 36.4520 pursuant thereto, as amended, and who is authorized to execute this instrument.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 AUG -1 AM 9:39

JUDGE OF PROBATE

1. Deed Tax \$ 5750
2. Mtg. Tax
3. Recording Fee 250
4. Indexing Fee 1.00
TOTAL 61.00

THOMAS K. TURNAGE
The Administrator of Veterans Affairs

By HENRY D. MOODY [SEAL]
Title Loan Guaranty Officer

VA Regional Office, Montgomery, AL
Telephone: (205) 832-7034
(Pursuant to a delegation of authority contained in VA Regulations, 38 C.F.R. 36.4342 and 36.4520.)

THE STATE OF ALABAMA, MONTGOMERY COUNTY.

I, Notary Public in and for said State and County, hereby certify that HENRY D. MOODY of the Veterans Administration, an agency of the United States Government, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that being duly informed of the contents of said conveyance, and with full authority, executed the same voluntarily on behalf of the Administrator of Veterans Affairs.

Given under my hand this the 24th day of July, 1986.

My commission expires 12-11-89

Notary Public in and for said State and County.

THIS INSTRUMENT PREPARED BY
LAWRENCE H. KLOESS, JR., ATTORNEY
VETERANS ADMINISTRATION
MONTGOMERY, ALABAMA

Michael Romeo