		SEND	TAX NOTICE	TO: Grantees
This instrument was prepared by	DOUGLAS ROGERS	795		
(Name)	ATTORNEY AT LAW			
~	1920 MAYFAIR DRIVE			
(Address)				
•	RATION FORM WARRANTY DEED,		WITH REMAINDER TO	SURVIVOR
		LAND TITLE	COMPANY OF ALABA	MA, Birmingham, Alabama
STATE OF ALABAMA)			_
STATE OF ALABAMA COUNTY OF Shelby	} KNOW ALL MEN BY TH	iese presents,		O Company
That in consideration of Sixt	y Seven Thousand N	ine Hundred	Fifty and r	10/100
•				

to the undersigned grantor, Guaranty Federal Savings & Loan Association a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Arvin C. Holder and Deborah C. Holder

(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.

Lot 16, Block 7, according to the Survey of Bermuda Lake Estates, First Sector, as recorded in Map Book 9, Page 98 in the Probate Office of Shelby County, Alabama.

Subject to restrictions, easements, rights-of-way and building lines of record.

Subject to taxes for 1987.

\$67,470.00 of the purchase price hereof was paid from a mortgage loan closed simultaneously herewith.

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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 of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbranc**es**,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

Senior IN WITNESS WHEREOF, the said GRANTOR, by itsVicePresident, day of November 1986 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 3

Guaranty Federal Savings & Loan Assiation

STATE OF Alabama 1995 NOV 12 PH 12: 11

a Notary Public in and for said County in said

the undersigned State, hereby certify that whose name as Sr. Vice President of Guaranty Federal Savings & Loan Association 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 the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the

November day of