

This form furnished by:

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Cahaba Title, Inc.

Riverchase Office
(205) 988-5600

Office
(205) 833-1571

This instrument was prepared by:

(Name) William H. Halbrooks, Attorney
(Address) Suite 704 Independence Plaza
Birmingham, AL 35209

Send Tax Notice to:

(Name) Andrew L. Kizer
(Address) 838 Willow Oak Drive
Birmingham, AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

JEFFERSON COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of One Hundred Fifty One Thousand and no/100----- DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Martin L. Howard and wife, Grace O. Morris Howard (herein referred to as grantors) do grant, bargain, sell and convey unto

(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 2, according to the Survey of Riverchase Country Club, Sixth Addition, as recorded in Amended Map Book 7, page 93, in the Probate Office Shelby County, Alabama.
Mineral and mining rights excepted.

Subject to taxes, easements and restrictions of record.

\$ 135,900.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Grace O. Morris Howard is one and the same as Grace O. Morris

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, together with every contingent remainder and right of reversion.

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 27 day of August, 19 87.

WITNESS

STATE OF ALA. SHELBY CO.

I CERTIFY THIS INSTRUMENT WAS FILED

1987 SEP 18 AM 9:24

Martin L. Howard (Seal)

Grace O. Morris Howard (Seal)

Grace O. Morris Howard (Seal)

STATE OF ALABAMA

Spalding COUNTY

JUDGE OF PROBATE

General Acknowledgment

Tax 14.50
Sec 2.50
Ind 1.00
Total 18.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Martin L. Howard and Grace O. Morris Howard whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of August, A.D., 1987

9-22-88

Frances B. Bray