This instrument was prepared by

COURTNEY H. MASON, JR. 2032 Valleydale Road Birmingham, Alabama 35244

222D

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

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KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SEVENTY EIGHT THOUSAND & 00/100--- (\$78,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, James H. Eddins, Jr. and wife, Anne S. Eddins (herein referred to as grantors), do grant, bargain, sell and convey unto Charles Michael White and wife, Charlotte Hamm White (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Survey of Navajo Hills, Fourth Sector, as recorded in Map Book 5, page 95, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$74,100.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1330 LITTLE CLOUD CIRCLE, ALABASTER, ALABAMA 35007

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with 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 stated 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 said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 25th day of September, 1987.

STATE OF ALA. SHELBY CO. INSTRUMENT SUSTINES

1937 SEP 29 PH 12: 51

Thomas a Samuelany

STATE OF ALABAMA SHELBY COUNTY COUNTY

General Acknowledgment

(SEAL)

(SEAL)

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said State, hereby certify that James H. Eddins, Jr. and wife, Anne S. Eddins 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 25th day of September A.D., 1987

1. Deed Tax \$ 4.00_

2. Mtg. Tax

3. Recording Fee 256

4. Indexing Fee <u>LOC</u>

TOTAL

Public

Notary