This institument was prepared by

(Name) ANTHONY D. SNABLE, ATTORNEY

2700 HIGHWAY 280 SOUTH, STE. 101-W

(Address) BIRMINGHAM, ALABAMA 35223

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO BU

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

SEND TAX NOTICE TO:

HELENA, ALABAMA 35080

3017 SPRUCE DRIVE

MARK R. KEARSE

STATE OF ALABAMA COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED AND NO/100 (\$89,900.00)------DOLLARS

to the undersigned grantor, H. WALKER & ASSOCIATES, INC. 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

MARK R. KEARSE AND LYNDA A. KEARSE

(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, COUNTY, ALABAMA TO-WIT: situated in SHELBY

LOT 22, ACCORDING TO THE SURVEY OF ROYAL PINES, AS RECORDED IN MAP BOOK 11, PAGE 51, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO AD VALOREM TAXES FOR THE CURRENT TAX YEAR. SUBJECT TO EASEMENTS, RESTRICTIONS AND RESERVATIONS OF RECORD. MINERAL AND MINING RIGHTS EXCEPTED.

OF THE PURCHASE PRICE RECITED ABOVE WAS PAID BY A MORTGAGE LOAN 80,000.00 CLOSED SIMULTANEOUSLY HEREWITH.

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STATE OF ALA. SHELLIY Co. I CERTIFY THIS INSTRUMENT WAS FILED

90 MAR -5 PH 1:46

JUDGE OF FROBATE

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 encumbrances,

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.

IN WITNESS WHEREOF, the said GRANTOR, by its HAROLD R. WALKER President. 19 90 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 1ST day of MARCH

ATTEST:

STATE OF ALABAMA COUNTY OF JEFFERSON

THE UNDERSIGNED

a Notary Public in and for said County in said

I, State, hereby certify that HAROLD R. WALKER WALKER & ASSOCIATES, INC. 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 exith full authority, executed the same voluntarily for and as the act of said corporation,

day of

Given under my hand and official seal, this the 1ST Return to:

Anthony D. Snable, Attorney

2700 Highway 280 South, Suite 101-W robineningham. Alabama 35223

Anthony D. Snable My commission expires: 10/21/91

MARCH

Nulsiy Public

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