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This instrument was prepared by:
(Name) HOLLIMAN, SHOCKLEY & KELLY ATTORNEYS
(Address) 3821 Lorna Road, Suite 110
Birmingham, AL. 35244

Send Tax Notice to:
(Name) DAVID WILLIAM RUGGLES
(Address) 1469 Oak Ridge Drive
Birmingham, AL. 35242

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY-SEVEN THOUSAND FIVE HUNDRED & NO/100 DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

ARUNAS L. ARSTIKAITIS and wife, CLAUDETTE S. ARSTIKAITIS
(herein referred to as grantors) do grant, bargain, sell and convey unto
DAVID WILLIAM RUGGLES and wife, POLLY T. RUGGLES

(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, the following described real estate situated in SHELBY County, Alabama to-wit:

Lot 18, according to the Map and Survey of Oakridge, 2nd Sector, as recorded in Map Book 10, Page 50 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1992 and subsequent years.
(2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights.

\$100,000.00 of the purchase price of the property described herein has been paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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.

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 25th day of March, 1992.

WITNESS

(Seal) Arunas L. Arstikaitis (Seal)

(Seal) Claudette S. Arstikaitis (Seal)

(Seal)

STATE OF ALABAMA
JEFFERSON COUNTY } General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that ARUNAS L. ARSTIKAITIS and wife, CLAUDETTE S. ARSTIKAITIS 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 March A.D., 1992
8-29-94 My Commission Expires: _____
John R. Holliman Notary Public

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04/02/1992 03:037 11:55:00 AM SHELBY COUNTY 001 LRF

YVONNE MAMMILLI A 2EMAL