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This instrument was prepared by:

(Name) Courtney Mason & Associates, PC
(Address) 100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Brett Clover
(Address) 212 Shalimar Circle
Alabaster, Alabama 35007

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

Shelby

COUNTY

KNOW ALL MEN BY THESE PRESENTS, \$97,369.00

That in consideration of NINETY SEVEN THOUSAND THREE HUNDRED SIXTY NINE AND NO/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Scotch Building & Development Company, Inc.

(herein referred to as grantors) do grant, bargain, sell and convey unto Brett Clover and wife, Colleen Clover

(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 25, according to the Map of Shalimar Point, as recorded in Map Book 14, Page 105 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

\$95,859.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

Purchaser acknowledges that Purchaser has been informed by Seller of sinkholes and soil conditions existing in Shelby County. Purchaser agrees that Seller shall not be liable for earthquakes, underground mines, sinkholes, limestone formations, soil conditions or any other known or unknown surface or subsurface condition that may now or hereafter exist or occur or cause damage to persons, property or buildings. Purchaser does forever release Seller from any damages arising out of surface and subsurface of the above described property, and this release shall constitute a covenant running with the land conveyed hereby, as against Purchaser and all persons, firms and corporations holding under or through Purchasers.

Inst # 1992-09995

0866836499209995D
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50

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 29th day of May, 19 92.

WITNESS

(Seal) Scotch Building & Development Company, Inc. (Seal)

(Seal) BY: Joe A. Scotch, Jr., Vice President (Seal)

(Seal) (Seal)

STATE OF ALABAMA

Shelby

COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joe A. Scotch, Jr., Vice President whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of May, A.D., 19 92

3-595
COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

My Commission Expires:

Notary Public