CORPORATE FORM WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of

Two Hundred Fifty-Three Thousand Three Hundred Fifty and 00/100 (\$253,350.00)

to the undersigned Grantor,

Reamer Development Corporation

an Alabama Corporation, (herein referred to as Grantor) does by these presents grant, bargain, sell and convey unto

Roger L. Bowling and Velda Bowling

(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 728, according to the Map and Survey of Eagle Point, 7th Sector, as recorded in Map Book 20, Page 18, in the Office of the Judge of Probate of Sheiby County, Alabama.

\$ 180000 of the above recited consideration was paid from the proceeds of a mortgage loan of even date executed simultaneously herewith.

Subject to Ad Valorem taxes for the year 1996 and subsequent years not yet due and payable.

Subject to covenants and restrictions, building lines, easements and rights of way of record.

Subject to Mineral and Mining rights of record and all rights and privileges incident thereto.

TOGETHER WITH all and singular, the rights and privileges, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

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; it being the intention of the parties to this conveyance, that, unless the joint tenancy hereby created is severed or terminated during the joint lives of the GRANTEES herein, in the event one GRANTEE herein survives the other, the entire interest in fee simple in and to the property described hereinabove shall pass to the surviving GRANTEE, and if one does not survive not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common.

And said Grantor does for itself, its successors and assigns, covenant with said Grantee, his, her or their heirs and assigns, that it 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 Grantee, his, her or their heirs, executors and assigns forever, against the lawful claims of all persons.

Inst # 1995-34909

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IN WITNESS WHEREOF, the said Grantor by its President, who is authorized to execute this conveyance, hereto set its signature and seal this 24th day of November, 1995.

Attest:

.....

Reamer Development Corporation

Sectetary

John & Reamer, Jr., President

STATE OF ALABAMA SHELBY COUNTY

Reamer, Jr. and Swhose names as President and Secretary of Reamer Development Corporation, an Alabama Corporation, 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, he/she/they as such officers and with full authority executed the same voluntarily for and as the act of said Corporation on the day the same bears date.

Given under my hand and official seal, this 24th day of November, 1995.

Notary Public

My commission expires: 99/21/98

95122AB

This instrument prepared by:

W. Russell Beals, Jr., Attorney at Law
BEALS & ASSOCIATES, P.C.
200 Cahaba Park South, Suite 125
Birmingham, AL 35242

inst # 1995-34909

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98ELW COUNTY JUDGE OF PROMITE
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