

Send Tax Notice To:

William H. Zuspan

1620 Bent River Circle

Birmingham, Alabama 35216

PID# 10-4-17-0-001-017.013

**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

**One Hundred Eighty Thousand and 00/100 (\$180,000.00)**

to the undersigned Grantor,

**KADCO, Inc.**

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

**William H. Zuspan and Lois Z. Zuspan**

(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 30-A, according to A Resurvey of Lots 27 through 31, Bent River Estates, Phase 1, as recorded in Map Book 19, Page 165, in the Probate Office of Shelby County, Alabama.**

**\$ 119250** 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.

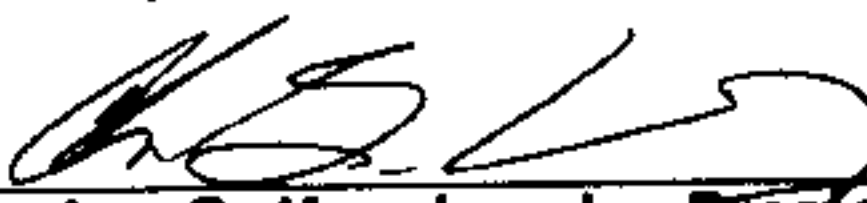
Inst # 1995-35114

IN WITNESS WHEREOF, the said Grantor by its **President**, who is authorized to execute this conveyance, hereto set its signature and seal this **6th** day of **December, 1995**.

Attest:

KADCO, Inc.

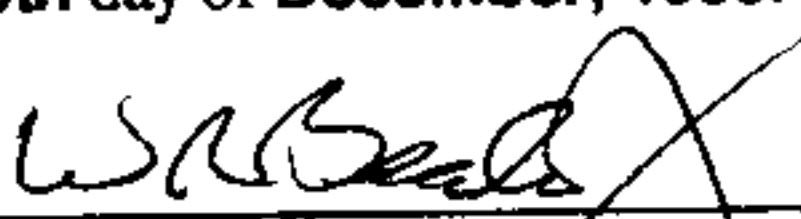
  
Secretary

By:   
Charles G. Kessler, Jr., President

**STATE OF ALABAMA  
SHELBY COUNTY**

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Charles G. Kessler, Jr.** and ~~Charles G. Kessler, Jr.~~ whose names as **President** and **Secretary** of **KADCO, Inc.**, 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 **6th** day of **December, 1995**.

  
Notary Public  
My commission expires: **09/21/98**

95118RB

This instrument prepared by:

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

est # 1995-35114

12/07/1995-35114  
12:12 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SNA 72.00