996-3081

521-10-90 NUN 10-20 Send lax notice to: Robert Randall Chafin 216 Windchase Drive Birmingham, AL 35242

This instrument was prepared by

(Name) Holliman, Shockley & Kelly

2491 Pelham Parkway

(Address) Pelnam, AL 35124



This Form furnished by:

Ceheba Title

Highway 31 South at Valleydale Rd , P.O. Box 689 Paiham, Alabama 35124 Phone (205) 988-5600

Policy Issuing Agent for SAFECO Title Insurance Company

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFK WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF She1by KNOW ALL MEN BY THESE PHREENTS,

to the undersigned grantor. First Federal Bank, A Federal Savings Bank a corporation. (herein referred to as GRANTOR), in hand paid by the GRANTEES berein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Robert Randall Chafin and wife, Donna W. Chafin

therein 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 extate, situated in . Shelby County, Alabama, to wit:

Lot 51, according to the Survey of Windchase, Givianpour's Addition to Meadow Brook, as recorded in Map Book 18, Page 55 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$ 185,400.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

> Inst # 1996-30813 09/18/1996-30813 12:17 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI MCD 29.50

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 helfs and exsigns of such survivor forever, together with every cona tingent 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 simply 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 essigns forever, against the lawful claims of all persons.

President, Charles G. Wolbach IN WITNESS WHEREOF, the said CRANTOR, by its who is authorized to execute this conveyance, has bereto set its signature and seal, this the 16thday of September 1996

STATE OF Alabama COUNTY OF Tuscaloosa

the undersigned authority

a Notary Public in and for said County in said

First Federal Bank, A Federal Savings Bank

State, hereby certify that Charles G. Wolbach whose name as President of First Federal Bank, A Federal Savings Bank

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 conveyence, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 16th day of

September.

Form ALA-33

My Comission Expires 8-28-00