

SEND TAX NOTICE TO:  
RANDALL LEE WILLOUGHBY  
2944 RIVERWOOD TERRACE  
BIRMINGHAM, AL 35242

12/27/1996-42452  
03:26 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HEL 17.00

This instrument was prepared by  
(Name) CHAMBLEE & FURR L.L.C  
(Address) 5582 APPLE PARK DR, BHAM, AL 35235

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR -

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

That in consideration of EIGHTY FIVE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,  
LORI A HINES, A single woman, ~~Solo~~  
(herein referred to as grantors) do grant, bargain, sell and convey unto  
RANDALL LEE WILLOUGHBY AND WIFE, LEAH W. WILLOUGHBY

(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 A, IN BLOCK 8, ACCORDING TO THE AMENDED MAP OF RIVERWOOD, THIRD SECTOR, AS I  
RECORDED IN MAP BOOK 8, PAGE 103 IN THE OFFICE OF THE JUDGE OF PROBATE OF  
SHELBY COUNTY, ALABAMA, TOGETHER WITH AN UNDIVIDED 1/106 INTEREST IN THE COMMON  
AREA FOR EACH LOT AS SET FORTH IN DECLARATION RECORDED IN MISC. BOOK 39, PAGE  
880, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, BEING  
SITUATED IN SHELBY COUNTY, ALABAMA.

MINERAL AND MINING RIGHTS EXCEPTED

Subject to Easements and Restrictions of Record.  
Subject to taxes for 1997 and thereafter.

The Grantee herein agrees to assume and pay that certain Mortgage in the  
remaining principal balance of \$74,141.21, in favor of REAL ESTATE FINANCING,  
INC., as recorded in INSTRUMENT Vol. 144 #1994-24777, Page , in the OFFICE OF THE  
JUDGE OF PROBATE of SHELBY County, AL.


\$3,000.00 of the above purchase price was paid from the proceeds of a  
Second Mortgage closed 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, together with every contingent  
remainder and right of reversion.

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 said GRANTEES, their heirs and assigns forever,  
against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 19th  
day of November, 19 96

WITNESS:

.....(Seal) .....  .....(Seal)  
LORI A HINES  
.....(Seal) .....  
.....(Seal) .....  
.....(Seal) .....

STATE OF ALABAMA }  
Jefferson COUNTY }

General Acknowledgment

I, \_\_\_\_\_, a Notary Public in and for said County, in said State,  
hereby certify that LORI A HINES  
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 has executed the same voluntarily  
on the day the same bears date.  
Given under my hand and official seal this 19th day of November A. D., 19 96

  
Notary Public

Inst # 1996-42452