This Form furnished by:

SEND TAX NOTICE TO: David T. Clarke and Frances Clarke 109 Oxford Way Pelham, AL 35124

This instrument was prepared by

(Name) Holliman, Shockley & Kelly 2491 Pelham Parkway (AddressPelham, AL 35124

Cahaba Title. Inc.

Highway 31 South at Valleydate Rd., P.O. Box 689 Pelham, Alabama 35124

997-00286

Inst

Phone 12051 988 5600 Policy Issuing Agent for SAFECO Title Insurance Company

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

STATE OF ALABAMA

COUNTY OF Shelby KNOW ALL MEN BY THESE PRESENTS,

That in consideration of

Two Hundred Forty-Eight Thousand and No/100

a corporation, New Hope Bullders, Inc. to the undersigned grantor, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

David R. Clarke and wife, Frances Clark

(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 107, according to the Survey of Weatherly Oxford Sector 10, as recorded in Map Book 19, Page 38, in the Office of the Judge of Probate of Shelby County, Alabama.

(1) Taxes for the year 1997 and subsequent years. (2) Easments, SUBJECT TO: restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

of the purchase price is being paid by the proceeds of a first \$ 220,500.00 mortgage loan executed and recorded simultaneously herewith.

> 01/03/1997-00286 D1:15 PM CERTIFIED SHELBY COUNTY JUNGE OF PROBATE DOL HOS

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the depth of eather at 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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their helps and assigns; that 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons

James H. Johnson IN WITNESS WHEREOF, the said GRANTOR, by its President. who is nuthorized to execute this conveyance, has hereto set its signature and seal, this the 26th day of December 1996

ATTEST:

Secretary

STATE OF Alabama COUNTY OF Shelby

the undersigned

a Notary Public in and for said County in said

State, hereby certify that

James H. Johnson New Hope Builders, Inc. President of

whose name as a corporation, la 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, as such officer and with full authority, executed the same voluntarity for and las the act of said corporation,

26th day of Given under my hand and official scal, this the

James H. Johnson

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Form ALA-33