Send tax notice to: James W. Siniard 125 Summerbrook Lane Alabaster, AL 35007 This instrument was prepared by

Holliman, Shockley & Kelly (Name) 2491 Pelham Parkway

(Address) Pelham. AL 35124



This Form furnished by:

Cahaba Titie.

Highway 31 South at Valleydale Rd., P.D. Box 689. Pelham, Alabama 35124 Phone (205) 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,

One Hundred Seventeen Thousand Eight Hundred Fifty Five and no/100 Doldars That in consideration of

Dorer Construction Company, Inc. a corporation. 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

James W. Siniard and wife, Mary B. Siniard

(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 8, according to the Survey of Summer Brook, Sector One, as recorded in Map Book 18, Page 74, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

SUBJECT TO: (1) Taxes for the year 1997 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.

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

> 06/05/1997-17599 08:59 AM CERTIFIED SHELBY COUNTY JUBGE OF PROBATE 86.50 OCI HCD

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs 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

IN WITNESS WHEREOF, the said GRANTOR, by itaVice President. May 19 97 who is authorized to execute this conveyance, has hereto see its signature and seal, this the 16th day of

ATTEST:

Dorer Construction Company, Inc.

Attorney-in-fact, Janell Lewis

Alabama STATE OF COUNTY OF Shelby

a Notary Public in and for said County in said the undersigned authority State, hereby certify that Dorer Construction Company, Inc. by Minnie L. Dorer by her Attorney in fact, President of Dorer Construction Company, Inc. Vice whose name as 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 conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, *Janell Lewis

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

19 1997

Form ALA-33

X1998 Notary Public