

This instrument was prepared by

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1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

CORPORATION 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 TWO HUNDRED THIRTY ONE THOUSAND FIVE HUNDRED SEVENTY FIVE & NO/10---- (\$231,575.00) DOLLARS to the undersigned grantor, H & T Homebuilders, Inc. a corporation, (herein referred to as the 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 Ratan K. Ray and wife, Karen Ann Ray (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:

Lot 105, according to the Survey of Forest Parks, 1st Sector, as recorded in Map Book 22 page 28 A, B & C, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$180,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 138 Essex Drive, Sterrett, Alabama 35147

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

IN WITNESS WHEREOF, the said GRANTOR by its President, J.W. Hamm, who is authorized to execute this conveyance, hereto set its signature and seal, this the 1st day of December, 1997.

H & T Homebuilders, Inc.

By: J.W. Hamm
J.W. Hamm, President
Inst # 1997-39293

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

12/03/1997-39293
09:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 RCD 60.50

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that J.W. Hamm whose name as the President of H & T Homebuilders, Inc., 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.

Given under my hand and official seal, this the 1st day of December, 1997

Notary Public