This instrument was prepared by						
(Name)	Wallace, Ellis & Fowler	, Attorneys	- ************************************	1973022300000877		
(Addres	Columbiana, Alabama 3505	1	3398	Shelby Cnty Judg	e of Probate, AL 1:00 AM FILED/CERT	
	Rev. 1-86 TY DEED, JOINTLY FOR LIFE WITH REM	AINDER TO SURVIVOR-LA	WYERS TITLE INSUR	RANCE CORPORATION	ON, Birmingham, Alabama	
STATE OF ALABAMA SHELBY COUNTY KNOW ALL MEN BY THESE PRESENTS,						
That in consideration of						
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,						
John Charles Owen and wife, Martha Owen						
(herein referred to as grantors) do grant, bargain, sell and convey unto						
Thomas Macoy Francis and wife, Diana Francis						
(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						
A certain lot or parcel of land in the town of Montevallo, Alabama, described as follows:						
	Beginning at a point on the Northwest side of Highland Street, if said street were projected to the Montevallo and Ashville Road, and which point of beginning is to be 275 feet Northeast of the Northeast line of Moody Street, measuring along the Northwest side of Highland Street, as projected, according to Lyman's Addition to the Town of Montevallo, Ala, and run thence Northeast along the Northwest line of said Highland Street for a distance of 75 feet; thence Northwest and perpendicular to said Highland Street a distance of 150 feet; thence Southwest and parallel to said Highland Street to within 275 feet of the Northeast line of Moody Street; thence Southeast and perpendicular to Highland Street 150 feet to the point of beginning.					
Grantees herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain mortgage made by John Charles Owen and wife, Martha Owen to Cobbs, Allen and Hall Mortgage Company, Inc. dated September 3, 1968, which mortgage is recorded in the Office of the Judge of the Probate Court of Shelby County, Alabama, in Mortgage Record Volume 309, page 537. And for the same consideration Grantees herein hereby assume the obligations of John Charles Owen and Martha Owen under the terms of the instruments and VA Regulations authorizing, creating, and securing the loan to indemnify the VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness above mentioned.						
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.						
•	WITNESS WHEREOF,wehave	hereunto setQur	hand(s) and s	seal(s), this	23rd	
	February 1					
WITNE	SS:	(Seal)	Jan.	Mali		
			(John Mantha	Charles ower		
******		(Seal)	(Marth	a Owen)	(Seal)	
••••••	······	(Seal)	· • • • • • • • • • • • • • • • • • • •		Seal)	
STATE	OF ALABAMA SHELBY COUNTY	Ge	neral Acknowledgm	ent		
the undersigned I, a Notary Public in and for said County, in said State,						
whose name S are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily						
	1				·	
Giv	lay the same bears date.	day of	reoruary		A. D., 19	
			Tarca	1000	Notary Public.	