

This instrument prepared by

(Name) Dale Corley, Attorney at Law

(Address) 1407 City Federal Building, Birmingham, Alabama 35203

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR - LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One and No/100 Dollar (\$1.00) and the Assumption of The Hereinbelow Described Mortgage

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged. we,

Richard M. Simpson and wife, Zoe K. Simpson

(herein referred to as grantors) do grant, bargain, sell and convey unto

John E. Cover and wife, Alverta E. Cover

(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

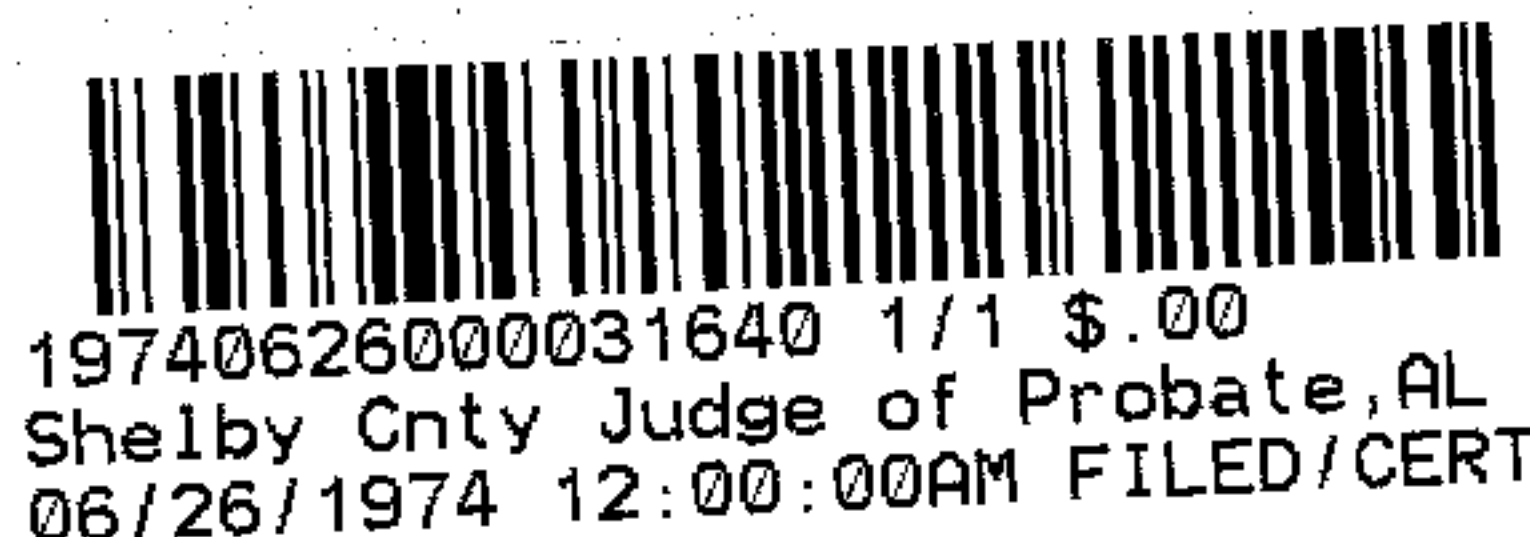
in Shelby County, Alabama to-wit:

Lot 2, according to the map and survey of Dogwood Meadow, as recorded in Map Book 5, Page 117, in the Probate Office of Shelby County, Alabama.

Situated in Shelby County, Alabama.

Subject to easements, restrictions and rights of way of record.

And as further consideration hereof the grantees herein hereby assume and promise to pay that certain indebtedness executed by grantors herein in favor of Birmingham Federal Savings & Loan Association, as shown by mortgage recorded in the Probate Office of Shelby County, Alabama, in Mortgage Book 328, Page 234, according to the terms and conditions thereof.



STATE OF ALA. SHELBY CO. I CERTIFY THIS INSTRUMENT WAS FILED 1974 JUN 26 AM 11:45 U.C.C. FILE NUMBER OR REC. BK. & PAGE AS SHOWN ABOVE JUDGE OF PROBATE

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, we have hereunto set our hand(s) and seal(s), this 21st day of June, 1974.

WITNESS:

(Seal)
(Seal)
(Seal)

Richard M. Simpson (Seal)
Zoe K. Simpson (Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Richard M. Simpson and wife, Zoe K. Simpson whose name 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 on the day the same bears date.

Given under my hand and official seal this 21st day of June, A. D. 1974.

Robert E. Hoover Notary Public.