THIS INSTRUMENT WAS PREPARED:

19780829000116030 1/2 \$.00 Shelby Cnty Judge of Probate, AL 08/29/1978 12:00:00AM FILED/CERT

O. H. Fielder Name:

Address: P. O. Box 43248, Birmingham, ALABAMA, 35243

STATE OF ALABAMA

COUNTY OF SHELBY)

DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Eleven Thousand One Hundred Twenty-Five Dollars and 00/100's (\$11,125.00) to the undersigned GRANTOR, INVERNESS ASSOCIATES, an Alabama General Partnership composed of: FLETCHER PROPERTIES OF ALABAMA, INC., a corporation, REFCO-INVERNESS, INC., a corporation. and 2154 TRADING CORPORATION, a corporation, 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 Herbert Hager and wife, Ruth G. Hager (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 9, Block 5, according to the Plat of Applecross, a subdivision of Inverness, as recorded in Map Book 6, Page 42, in the Office of the Judge of Probate of Shelby County, Alabama.

This conveyance is subject to the following:

- Ad valorem taxes due and payable October 1, 1976.
- Said property is subject to those protective covenants or restrictions recorded in Miscellaneous Book 10, Pages 515-527, in the Office of the Judge of Probate of Shelby County, Alabama and amended in Book 13, Pages 154-167.
- 3. Easements, rights of way, and set back lines of record.

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.

TO WITNESS WHEREOF, the GRANTOR has caused this conveyance to be executed by each partner by their respective duly authorized officers thereunto on this the 25th day of Movember, 1975.

ATTEST:

FLETCHER PROPERTIES OF ALABAMA, INC.

Assistant Secretary

REFCO-INVERNESS

ATTEST:

Vice President

ATTEST:

2154 TRADING CORPORATION

Vice President

Segretary

Karlard Hagred 5022 Cameron 25243

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that O. H. Fielder, Jr. whose name as Vice President of Fletcher Properties of Alabama, Inc., a corporation as General Partner of Inverness Associates, an Alabama General Partnership, 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, acting in its capacity as General Partner of said Inverness Associates.

Given under my hand and official seal, this the $18^{\frac{14}{12}}$ day of Rockember, 1975.

Susanna J. Harrison) Notary Public

My Commission Expires October 2, 1978

STATE OF ILLINOIS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Frank J. Culhane whose name as Vice President of Refco-Inverness, Inc., a corporation, as General Partner of Inverness Associates, an Alabama General Partnership, 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, acting in its capacity as General Partners of said Inverness Associates.

20ith day Given under my hand and official seal, this the of November, 1975.

Notary Public

My Commission Expires February 13, 1977

STATE OF GEORGIA)

COUNTY OF DEKALB)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that C.E. Sayres whose name as Vice President of 2154 Trading Corporation, a corporation, as General Partner of Inverness Associates, an Alabama General Partnership, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being 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, acting in its capacity as General Partnership os said Inverness Associates.

Given under my hand and official seal, this the 25^{46} day

79 MG 29 MH: 53

Notary Public

Notary Public, Georgia State at Large My Commission Expires May 30, 1977

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