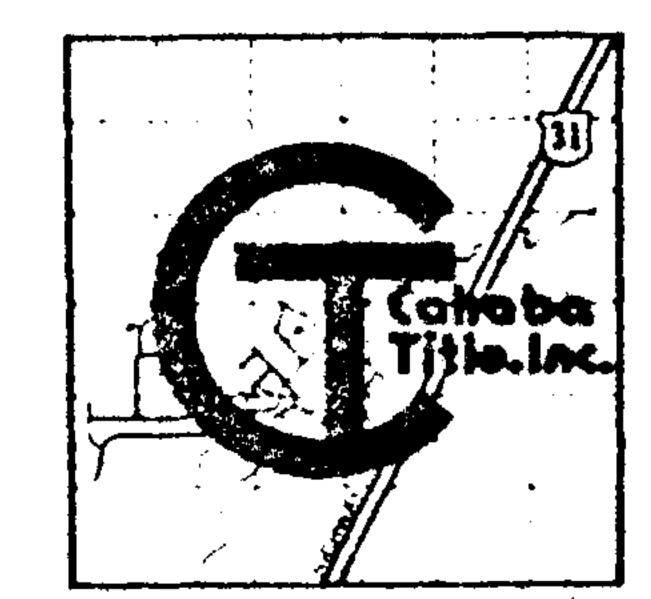
This instrument was prepared by

Daniel M. Spitler, Attorney at Law 1970 Chandalar Suth Office Park (Name) (Address)Pelham, Alabama 35124



This Form furnished by:

## Cahaba Title. Inc.

1970 Chandalar South Office Park Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

FORM WARRANTY DEED. JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF SHELBY KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixty Nine Thousand Five Hundred Dollars (69,500.00)

a corporation, to the undersigned grantor, W. M. Humphries Construction Company, Inc. (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

Jimmy Kwok-Bun Cho and wife, Kum Dok Han Cho

(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 more particularly described as follows: to wit:

Lot 217, according to the Map of Chandalar South, fifth Sector, as recorded in Map Book 6, Page 146, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to easements and restrictions of record.

\$55,600.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

STATE STEELSY CO.

19790227000024150 1/1 \$.00 Shelby Cnty Judge of Probate, AL

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JUSTE 05 FREDRIE

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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.

President, Dalton H. Baggett IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 26th day of February

ATTEST:

Secretary

By DALTON H. BAGGETT President

STATE OF COUNTY OF

the undersigned

a Notary Public in and for said County in said

State, hereby certify that Dalton H. Baggett whose name as

President of W. M. Humphries Construction Company, 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 scal, this the 26th

JEFFERSON FEDERAL SAVINGS & LOAN ASSOCIATION

JEFFERSON FEDERAL BUILDING

NORTH 21ST STREET Birwin, GHAM, ALABAMA 35203 February

1979