

This instrument was prepared by

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



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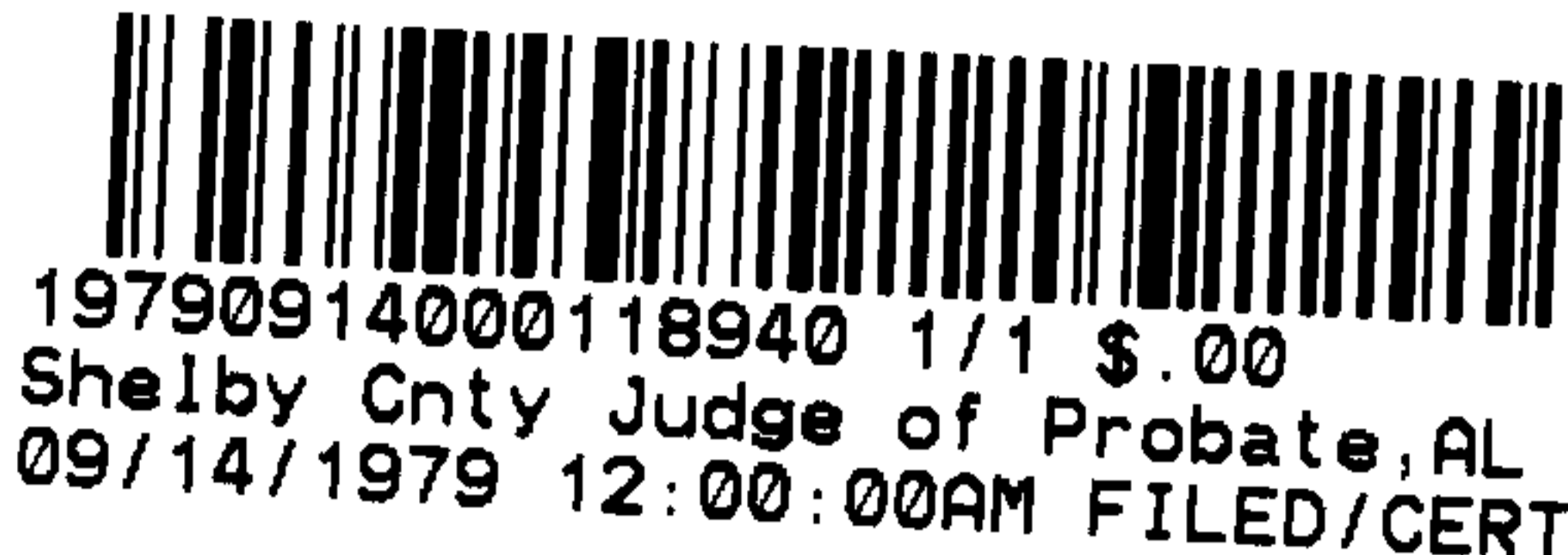
This Form furnished by:

Cahaba Title, Inc.

1970 Chandalar South Office Park
Pelham, Alabama 35124

Representing St. Paul Title Insurance Corporation

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-four Thousand Nine Hundred and no/100-----Dollars

to the undersigned grantor, Hearthstone Homes, Inc. a corporation,
(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

Scott D. Palmer and wife, Kathryn Palmer

(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 24, according to the survey of Dearing Downs, as recorded in Map Book 6 Page 136 in the Probate Office of Shelby County, Alabama.

Subject to easements and restrictions of record.

\$56,150.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

BOOK 321 PAGE 980

STATE OF ALA. SHELBY CO.
I CERTIFY THIS

1979 SEP 14 AM 8:52

Dec Mtg. 396-142

Thomas W. Shoups, Jr.
JUDGE OF PROBATE

Deed 9.00
Rec. 1.50
Ind. 1.00
11.50

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.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Mark J. Slaughter who is authorized to execute this conveyance, has hereto set its signature and seal, this the 12th day of September 1979

ATTEST:

Hearthstone Homes, Inc.

By Mark J. Slaughter President

Secretary

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Mark J. Slaughter whose name as President of Hearthstone Homes, 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 12th day of September

1979

Daniel M. Spitler
Notary Public