(Name) William H. HAlbrooks, Attorney

(Address) Suite 820 One Independence Plaza Birmingham, AL 35209

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixty Thousand Five Hundred and no/100-----DOLLARS

to the undersigned grantor. Engel Mortgage 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

Jerry L. Ray and Nancy Casey Ray

(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, Shelby County, to-wit: situated in

Lot 36, according to the Survey of Shannon Glen as recorded in Map Book 7, page 94, in the Probate Office of Shelby County, Alabama.

Subject to taxes, easements and restrictions of record.

₹

\$50,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Subject to right of redemption be virtue of

300K

STATE OF ALA, SRELBY CO.

TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of tingent 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. (INNICAE) PERSONNEL MODERNING FOR SEAL Against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by it Vice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 16th day of Jan.

1982

ATTEST:

ENGEL MORTGAGE COMPANY,

Vice President President

STATE OF ALABAMA COUNTY OF JEFFERSON

a Notary Public in and for said County the undersigned State, hereby coutify that . Joseph R. Wells Engel Mortgage Company, Inc. President of whose name as "VICE 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 asthe act of said corporation,

Given under my hand and official seal, this the

January

82

My Commission Expires January 6, 1986

16th

Notary Public