CORPORATION WARRA

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LINDER TO SURVIVOR

Y DEED, JOINTLY FOR LIFE WITH RESTATUTORY

WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY 123

SEND TAX NOTICE TO: Michael L. Cloyd 4513 Miller Circle

35080 Helena AL Ten and No/100--(\$10.00) -- Dollars KNOW ALL MEN BY THESE PRESENTS, That in consideration of ... and other valuable considerations

to the undersigned grantor, THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR Michael L. Cloyd and wife, Kimberly H. Cloyd does by these presents, grant, bargain, sell and convey unto

(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 SHELBY simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the County of and the State of Alabams, to-wit:

Lot 13, according to the Survey of Indian Ridge Estates, as recorded in Map Book 6, Page 44, in the Office of the Judge of Probate of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to easements and restrictions of record.

Sales price is exactly \$90,500.00 of which \$85,900.00 was paid from a mortgage loan closed simultaneously herewith.

1 RICE 826 BOOK

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JULY SE OF PHI BAY

AND the Grantor covenants and agrees to and with Grantees, that Grantor has not done or suffered to be done anything whereby the above described property is or may be in any manner encumbered or charged, and that the Grantor will WARRANT AND DEFEND the above described property against all persons lawfully claiming or to claim the same by, through or under the Grantor.

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

IN WITE	NESS WHEREOF, THE EQUITAB	LE LIFE ASSURANCE SOCIETY OF THE	its duly authorized president
and its corpor	rate seal of said corporation to be here	unto affixed and attested by KOVIO	320 to
luly authoriz	ed ASST, Secretory	this 11th day of APRIL	, 19.83.
ATTEST:	lesin lufe	THE EQUITABLE LIFE ASSURANCE	N
	Kevin Keefe, Asst. Secretary	BY: I J. J. styg	T. J. Pitzgerald, Vice President President
NEW-1	MANNER NEW YORK MANNER COUNTY. MAN JOHNSON THE EQUI	notary Public, in and Levin Rect with TABLE LIFE ASSURANCE SOCIETY OF	
orporation, a	re signed to the foregoing conveyance,	and who are known to me, acknowledged before me	on this day that, being informed of the con-
ents of the c		rith full authority, executed the same voluntarily f	or and as the act of said corporation.

Partergield School

FOR RECORDING ONLY