This instrument was propared by

(Name) ROBERT R. SEXTON, Attorney at Law 1600 City Federal Building

(Address).Birmingham, AL-35023...... COMPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Sirmingham, Alabama

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Eighteen Thousand Six Hundred Sixty Five and No/100 DOLLARS

a corporation. TOTAL CONCEPT, INC. to the undersigned grantor, (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

DOUGLAS V. OAKES and LAURA B. OAKES

(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 20, in Block 2, according to the Survey of First Addition to Selkirk, A Subdivision of Inverness Phase IV, single family residences, as recorded in Map Book 7, Page 149, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due in the year 1986.

2. Restrictions appearing of record in Misc. Volume 31, Page 185 and Misc. Volume 31, Page 783.

3. Terms, agreements and right of way to Alabama Power Company, recorded in Misc. Volume

31, Page 775.

4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to persons or property as result of the exercise of such rights as recorded in Volume 48, Page 427.

5. 30 foot set back line across the rear of lot as shown by recorded plat.

6. 10 foot easement across the Westerly side of lot; 15 foot easement across the Northwest corner of lot; also a 7.5 foot essement across the North side of lot, as shown by recorded plat, all for public utilities, sanitary sewers and storm drainage.

\$112,700.00 of the proceeds of a mortgage loan distributionally herewith.

MSTRUPING NOV. 21 M 10 46 Aleed Ay \_ 600

Rec 250

NUTGE 25 THE SERVE AND A 100

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, Clara V. Clark IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 19th day of November

ATTEST:

050 mx

TOTAL CONCEPT, INC. Clark Sto Pre-

ALABAMA STATE OF COUNTY OF JEFFERSON

the act of said corporation.

a Notary Public in and for with County the undersigned I, Clara V. Clark State, hereby certify that TOTAL CONCEPT, INC. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this jay the being. President of informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntially tox and applying the conveyance, he, as such officer and with full authority, executed the same voluntially tox and applying the conveyance, he, as such officer and with full authority, executed the same voluntially tox

19th day of Given under my hand and official seal, this the