This instrument was prepared by

COURTNEY H. MASON, JR. 2032 Valleydale Road Birmingham, Alabama 35244

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

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

, fa :

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED FIFTY & 00/100---(\$89,950.00) DOLLARS to the undersigned grantor, Jackie Williams Co., Inc a
corporation, (herein referred to as the 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 Michael B. Howell and wife,
Donna E. Howell (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 and right of reversion, the following
described real estate, situated in Shelby County, Alabama:

Lot 11, according to the survey of Cherokee Crest, as recorded in Map Book 9 page 152 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$71950 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1536 Seminole Circle Alabaster, Al. 35007

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 it 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, Jackie Williams, who is authorized to execute this conveyance, hereto set its signature and seal, this the 31st day of July, 1986.

STATE DEM A. SHELBY CO.

I CERTIFY THIS
INSTRUMENT WAS FILED.

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STATE OF ALABAMA

COUNTY OF SHELBY COUNTY OF

Jackie Williams Co., Inc.

By: Williams, President

Jackie Williams, President

2. Mig. 183

3. Recording fee 2.50

TOTAL SLLDE

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said state, hereby certify that Jackie Williams whose name as the President of Jackie Williams hereby certify that Jackie Williams whose name as the President of Jackie Williams Co., 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 list day of July, 1986

Motary Public