

This instrument was prepared by

(Name) DOUGLAS ROGERS
 ATTORNEY AT LAW

(Address) 1920 MAYFAIR DRIVE
 BIRMINGHAM, AL 35208

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
 LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF Shelby

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixty Three Thousand Nine Hundred Fifty and no/100-----

to the undersigned grantor, Guaranty Federal Savings and Loan Association a corporation,
 (herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
 said GRANTOR does by these presents, grant, bargain, sell and convey unto

Edward W. Waites, Jr. and Margie F. Waites

(herein referred to as GRANTEEES) 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

Lot 3, Block 10, according to the Survey of Bermuda Lake Estates, First
 Sector, as recorded in Map Book 9, Page 98 in the Probate Office of Shelby
 County, Alabama.

Subject to restrictions, easements, rights-of-way and building lines of
 record.

Subject to taxes for 1987.

\$63,577.00 of the purchase price hereof was paid from a mortgage loan
 closed simultaneously herewith.

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TO HAVE AND TO HOLD, To the said GRANTEEES 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 con-
 tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
 GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
 brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

Senior

IN WITNESS WHEREOF, the said GRANTOR, by its VICE President,
 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 3 day of November 1986

ATTEST:

Tax 50
 Rec 2.50
 Ind 1.00
 4.00

STATE OF ALA. SHELBY CO.
 I CERTIFY THIS
 INSTRUMENT IS FILED
 Secretary

By

Gene B. [Signature]

President

STATE OF Alabama
 COUNTY OF Shelby

1986 NOV 12 PM 12:18

Thomas H. [Signature]

a Notary Public in and for said County in said

I, the undersigned JUDGE OF THE STATE
 State, hereby certify that
 whose name as President of Guaranty Federal Savings & Loan Association
 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 3 day of November

19 86

J. Douglas Rogers [Signature]

Notary Public

