

This instrument was prepared by

(Name)

(Address)

DOUGLAS ROGERS

ATTORNEY AT LAW

1920 MAYFAIR DRIVE

BIRMINGHAM, AL 35209

GRANTEE ADDRESS:

1506 Winterha Dr.

Alabaster, AL 35007

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 Seventy Two Thousand Nine Hundred Fifty and no/100---Dollars

to the undersigned grantor, Guaranty Federal Savings and Loan Association a corporation, (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

Russell Scott Oyer and Christine C. Oyer

(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

Lot 13, Block 9 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.

\$72,452.00 of the purchase price hereof was paid from a mortgage loan closed simultaneously herewith.

BOOK 107 PAGE 105

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 DEC 30 AM 9:14

Thomas A. Insulation, Jr.
JUDGE OF PROBATE

1. Deed Tax \$ 50

2. Mtg. Tax

3. Recording Fee 200

4. Indexing Fee 100

TOTAL

400

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.

IN WITNESS WHEREOF, the said GRANTOR, by its / Senior Vice-President, Eugene A. Byrd who is authorized to execute this conveyance, has hereto set its signature and seal, this the 11 day of December 19 86

ATTEST:

GUARANTY FEDERAL SAVINGS & LOAN
ASSOCIATION

By

Eugene A. Byrd

Senior Vice President

Secretary

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned

a Notary Public in and for said County in said

State, hereby certify that Eugene A. Byrd

whose name as Sr. Vice President of Guaranty Federal Savings and 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 11 day of December

19 86

NOTA

Douglas Rogers

Notary Public