This instrument was prepared by

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

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY SEVEN THOUSAND & 00/100---- (\$97,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Thomas Y. Shields and wife, Nina M. Shields (herein referred to as grantors), do grant, bargain, sell and convey unto Kevin J. Hovick and wife, Katherine J. Hovick (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, to-wit:

Lot 4, Block 2, according to the Survey of Cedar Cove, Phase II, as recorded in Map Book 9 page 111 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.

\$87,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 107 Cedar Cove Drive, Pelham, Alabama 35124

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 29th day of 1. Doed Tax \$ 1000 January, 1988.

2. Mtg. Tax

STATE OF ALA. SHELBY CU. 3. Recording Fee 260

I CERTIFY THIS
INSTRUMENT WAS FILEL 4. Indexing Fee

TOTAL

Thomas Y. Shields

Nina M. Shields

88 FEB -1 AM 11: 58 STATE OF ALABAMA SHELBY DOONLY COUNTINGE OF THE

General Acknowledgment

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said State, hereby certify that Thomas Y. Shields and wife, Nina M. Shields whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of January A.D., 1988

Notary Public

Lig Commission Expires Exarch 10; 1901

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