SEND TAX NOTICE TO: James E. Skoney 3324 AFton Lane

(Address) 2100 Sixteenth Avenue, South

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

STATE OF ALABAMA COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

to the undersigned grantor, Merrill Lynch Realty Operating Partnership L.P. 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

James E. Skoney and wife, Lauren D. Skoney

(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, Shelby County, Alababma, to-wit; situated in

Lot 3, Block 4, according to the Plat of Woodford, a subdivison of Inverness, as recorded in Map Book 8, Page 51 A, B, C & D, in the Office of the Judge of Probate of Shelby County, Alabama, being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

.72 PAGE **800K**

and \$158,000.00

\$40,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

1. Deed Tax \$ 29.00

2. Mrg. Tax

3. Recording Fee 250

4. Indexing Fee ________

TOTAL 32.50

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 FANNER, Assistant Secretary who is authorized to execute this conveyance, has hereto set its signature and seal, this the 9th day of November

ATTEST:

I CERTIFIED THIS INSTRUMENT WAS FILLE MERRILLEYNCH REALTY OPERATING PARTNERSHIP

Assistant Secretary

ZHNMMX

STATE OF Georgia COUNTY OF DeKalb

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the undersigned a commence. a Notary Public in and for said County in said State, hereby certify that Glenn C. Hammen, enn C. Hamsens Pangale President of Merrill Lynch Realty Operating Partnership, L. P. whose name as a corporation, is algued 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

Notary Public, Cobb County, Georgia My Commission Expires Feb. 12, 1391:

Your Walkenake