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This instrument was prepared by

(Name) **LARRY L. HALCOMB**
ATTORNEY AT LAW

(Address) **3512 OLD MONTGOMERY HIGHWAY**

HOMWOOD, CREATION 35086 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 One hundred twenty thousand fifty and No/100 (120,050.00)

to the undersigned grantor, **Harbar Construction Company, Inc.** 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

E. Warren Stephens & Debra G. Stephens

(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, to wit:

Lot 11, according to the Survey of Heritage Oaks, as recorded in Map Book 11, page 23
A and B, in the Probate Office of Shelby County, Alabama.

Subject to taxes for 1988.

Subject to restrictions, right-of-way, easement and building lines of record.

The grantor does not warrant title to minerals and mining rights.

BOOK 175 PAGE 391

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
88 MAR 14 AM 11:30

Thomas C. Stevenson, Jr.
JUDGE OF PROBATE

1. Notary Fee 24.50
2. M.L. Fee
3. Recording Fee 2.50
4. Indexing Fee 1.00
TOTAL 28.00

\$ 96,000.00 of the purchase price was paid from the proceeds of a mortgage
loan closed simultaneously herewith.

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.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, **Denny Barrow**
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 11th day of March 19 88

ATTEST:

Harbar Construction Company, Inc.

By *Denny Barrow* Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, **Larry L. Halcomb** **Denny Barrow**
State, hereby certify that
whose name as Vice President of **Harbar Construction Company, 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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 11th day of

March

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Larry L. Halcomb
Larry L. Halcomb

Notary Public

My Commission Expires January 23, 1991