

This form furnished by:

Cahaba Title, Inc.

Riverchase Office
(205) 988-5600

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(205) 833-1571

This instrument was prepared by:
(Name) Courtney H. Mason, Jr.
(Address) PO Box 360187
Birmingham, Al 35236-0187

Send Tax Notice to:
(Name) Theodore Rafferty
(Address) P. O. Box 304
Saginaw, Alabama 35137

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of Thirty Nine Thousand Five Hundred and no/100th (\$39,500.00)--- DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, The Estate of Mary E. Dover

(herein referred to as grantors) do grant, bargain, sell and convey unto Theodore Rafferty and wife, Mary R. Rafferty

(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 to-wit:

A One-Half Undivided Interest in the following described property:

A parcel of land in the SW 1/4 of the NW 1/4 of Section 20, Township 21 South, Range 2 West, Shelby County, Alabama, described as follows:

Commence at the Southeast corner of said 1/4 1/4 Section; thence run North along the East 1/4 1/4 line 822.74 feet to the point of beginning thence continue last course 180.75 feet; thence turn left 90 deg. 00 min. and run West 180.75 feet; thence turn left 90 deg. 00 min. and run South 180.75 feet; thence turn left 90 deg. 00 min. and run East 180.75 feet to the point of beginning; being situated in Shelby County, Alabama.

ALSO, a right of way for ingress, egress and utilities, 25 feet wide, 12.5 feet on each side of the following described center line:

Commence at the Southeast corner of the SW 1/4 of the NW 1/4 of Section 20, Township 21 South, Range 2 West, Shelby County, Alabama; thence run North along the East 1/4 1/4 line 1003.49 feet; thence turn left 90 deg. 00 min. and run West 12.5 feet to the point of beginning of said center line; thence turn left 90 deg. 00 min. and run North 310 feet to a point on a paved public road and the end of said center line; being situated in Shelby County, Alabama.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

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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 for 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 the 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 noted 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand(s) and seal(s), this 7th day of April, 19 88.

WITNESS

THE ESTATE OF MARY E. DOVER

BY: Billy J. Dover (Seal)
BILLY J. DOVER, EXECUTOR

ACKNOWLEDGEMENT ON OTHER SIDE

STATE OF ALABAMA

COUNTY } General Acknowledgment

I, _____, a Notary Public in and for said County, in said State, hereby certify that _____ whose name _____ signed to the foregoing conveyance, and who _____ known to me, acknowledged before me on this day, that being informed of the contents of the conveyance _____ executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____ A.D., 19 _____

My Commission Expires:

Notary Public

State of Alabama)

County of Shelby)

I, the undersigned, a Notary Public, hereby certify that Billy J. Dover, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that he is the Executor of the Estate of Mary E. Dover, and being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.


Given under my hand this 7th day of April, 1988.


Notary Public

My Commission Expires: 3/10/91

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STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
88 APR 13 PM 12:46

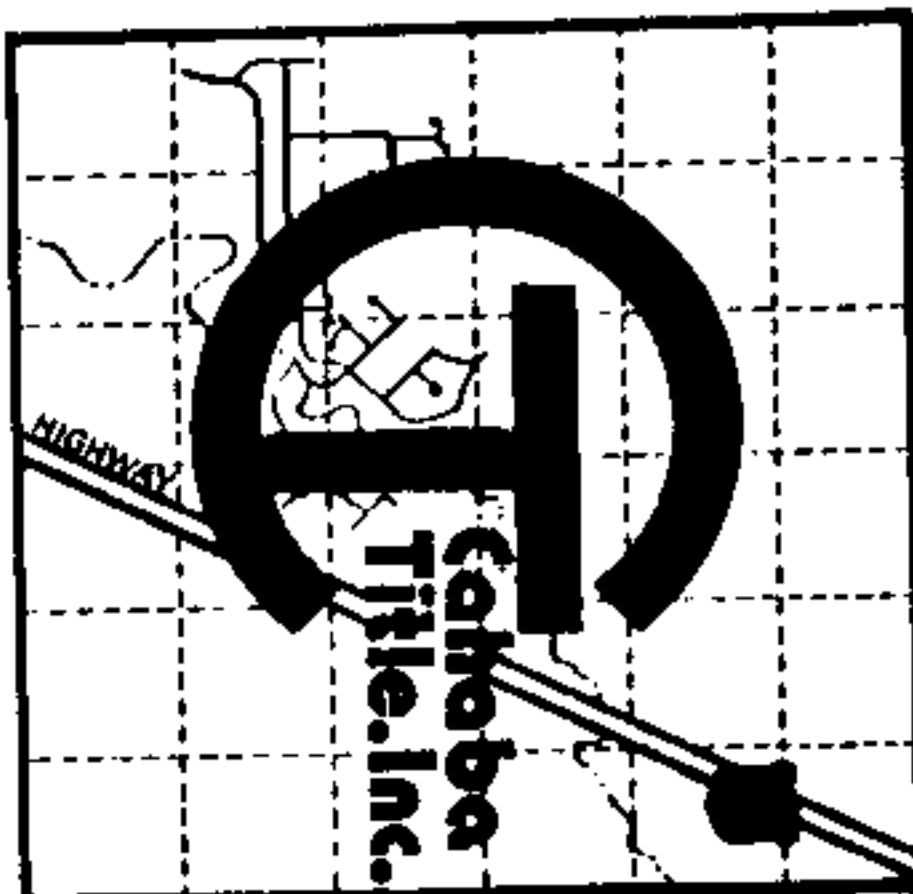

JUDGE OF PROBATE

1. Deed Tax	\$39.50
2. Mig. Tax	
3. Recording Fee	5.00
4. Indexing Fee	1.00
TOTAL	45.50

Return to:

TO

WARRANTY DEED
JOINTLY FOR LIFE WITH REMAINDER
TO SURVIVOR



Recording Fee \$

Deed Tax \$

This form furnished by

Cahaba Title, Inc.

RIVERCHASE OFFICE
2068 Valleydale Road
Birmingham, Alabama 35244
Phone (205) 988-5600

EASTERN OFFICE
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