

This form furnished by:

**Cahaba Title, Inc.**

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

Send Tax Notice to:  
(Name) Terry T. Rowe  
(Address) 106 Blue Wing Circle  
Pelham, Alabama 35124

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA

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

(\$123,300.00)

That in consideration of One hundred twenty three thousand three hundred & NO/100ths DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Randall L. Kendrick d/b/a D & R Kendrick Construction (herein referred to as grantors) do grant, bargain, sell and convey unto

Terry T. Rowe and wife, J. P. Rowe (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:

Lot 28, according to the survey of Mallard Pointe, First Addition, as recorded in Map Book 11 Page 86 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

\$98,600.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

This property is not homestead property as defined by the Code of Alabama.

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1. Deed Tax \$ 25.00  
2. Mtg. Tax 2.50  
3. Recording Fee 1.00  
4. Indexing Fee 1.00  
TOTAL 28.50

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 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 29th day of June, 19 88

WITNESS

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

88 JUL -1 PM 3:23

STATE OF ALABAMA  
SHELBY COUNTY

JUDGE OF PROBATE

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Randall L. Kendrick d/b/a D & R Kendrick Construction whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of June A.D., 19 88

3/10/91

My Commission Expires:

Notary Public