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SEND TAX NOTICE TO: Walter A. Howell, III
1101 Independence Dr.
Albaster, AL 35007

This instrument was prepared by

(Name) Dale Corley
2100 Southbridge Parkway
(Address) Birmingham, AL 35209

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,

That in consideration of NINETY-NINE THOUSAND AND NO/100-----\$****99,000.00

to the undersigned grantor, Ray Bailey Construction Co., Inc. 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

Walter A. Howell, III and Deborah V. Howell

(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

Lot 24, according to the Survey of Navajo Hills, 9th Sector, as recorded in
Map Book 10 page 84, in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Subject to current taxes, easements, and restrictions, if any, of record.

\$89,100.00 of the purchase price recited above was paid from a mortgage loan
closed simultaneously herewith.

1. Dead Tax \$ 10.00
2. Mtg Tax
3. Recording Fee 4.50
4. Indexing Fee 1.00
TOTAL 13.50

10.00
2.50
1.00
13.50

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 con-
tingent 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 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Ray Bailey
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of January 19 89

Ray Bailey Construction Co., Inc.

ATTEST:

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

By Ray Bailey
Ray Bailey President

STATE OF Alabama
COUNTY OF Jefferson

89 FEB -3 AM 11:02

I, the undersigned, a Notary Public in and for said County in said
State, hereby certify that Ray Bailey
whose name as President of Ray Bailey Construction Co., 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,

Given under my hand and official seal, this the 31st day of January 19 89

Clayton S. Sneed
Notary Public