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

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

That in consideration of

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KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF Jefferson

NINETY-NINE THOUSAND AND NO/100------*****99,000.00

Ray Bailey Construction Co., Inc. to the undersigned grantor, 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. Deed Tax \$ 10,00 2. Mtg. Tax 3. Recording Fee 2.50

4. Indexing Fee 100

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 Ray Bailey President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of January Ray Bailey Construction Co., Inc.

ATTEST:

By Ray Bailey President

STATE OF Alabama

COUNTY OF Jeffers 89 FEB -3 AMII: 02

the understigned frames, 2.

a Notary Public in and for said County in said

State, hereby certify that Ray Bariday All 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,

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

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Notary Public