

This form furnished by:

Cahaba Title, Inc.

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This instrument was prepared by:

(Name) Courtney H. Mason, Jr., P. A.

(Address) 2032 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) James A. Oliver

(Address) 107 Pintail Drive
Pelham, Alabama 35124-2121

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY FIVE THOUSAND ONE HUNDRED AND NO/100ths (\$125,100.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Cecil Riggins and Harold Connell, d/b/a C & R Construction
(herein referred to as grantors) do grant, bargain, sell and convey unto

James A. Oliver and wife, Nancy Oliver

(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 5, 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.

\$78,500.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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1. Deed Tax \$ 47.00
2. Mtg. Tax
3. Recording Fee 2.50
4. Indexing Fee 1.00
TOTAL \$3.50

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, we have hereunto set our hand(s) and seal(s), this 16th day of August, 19 89

WITNESS

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

89 AUG 22 AM 8:30

(Seal)

(Seal)

(Seal)

Cecil Riggins (Seal)
Cecil Riggins, d/b/a C & R Construction (Seal)

Harold Connell (Seal)
Harold Connell, d/b/a C & R Construction

STATE OF ALABAMA

SHELBY

COUNTY }

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Cecil Riggins & Harold Connell, d/b/a C & R Construction whose name are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16th day of August, A.D., 19 89

3/10/91