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This instrument was prepared by:  
(Name) Daniel M. Spitler, Attorney  
(Address) 108 Chandalar Drive  
Pelham, Alabama 35124

432

Send Tax Notice to:  
(Name) Mr. and Mrs. Michael E. Kelley  
(Address) 1981 Chandaway Drive  
Pelham, Alabama 35124

**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 SEVEN THOUSAND THREE HUNDRED AND NO/100 (\$107,300) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

REGINA M. BULGER, an unmarried woman  
(herein referred to as grantors) do grant, bargain, sell and convey unto

MICHAEL E. KELLEY and wife, DEBRA B. KELLEY

(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, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 112, according to the Map of Chandalar South, Second Sector, as recorded in Map Book 6 page 12, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

Building setback line of 40 feet reserved from Chandaway Drive as shown by plat. Restrictions, covenants and conditions as set out in instrument recorded in Misc. Book 7 page 260 in Probate Office.

Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 278 page 477, Deed Book 285 page 489, Deed Book 264 page 28 in Probate Office.

Agreement with Alabama Power Company as to underground cables recorded in Misc. Book 7 page 591 and covenants pertaining thereto recorded in Misc. Book 7 page 392 in Probate Office.

\$99,750.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

BOOK 265 PAGE 29

1. Deed Tax	\$ 8.00
2. Mfg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Stamp Fee	\$ 1.00
<b>Total</b>	<b>\$ 14.50</b>

Regina M. Bulger is the surviving grantee of deed recorded in Real 323 page 930 in the Probate Office of Shelby County, Alabama; the other grantee, Jimmy Don Bulger, having died on or about Feb 24 1984

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.

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 31st day of October, 19 89

WITNESS

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

89 NOV -7 AM 9:30

Judge of Probate

Regina M. Bulger (Seal)

(Seal)

(Seal)

STATE OF ALABAMA

SHELBY

COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Regina M. Bulger, an unmarried woman

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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of October A.D., 19 89

1/25/90

Notary Seal