This instrument was prepared by

COURTNEY H. MASON, JR. Barana Barana and a second second of the second o 100 Concourse Pkwy., Suite 350 Birmingham, Alabama 35244

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CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of TWO HUNDRED SEVENTEEN THOUSAND & NO/100- (\$217,000.00) DOLLARS to the undersigned grantor, William J. Acton Construction, Inc. a corporation, (herein referred to as the 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 Larry L. Otto and wife, Dawn C. Otto (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama:

Lot 31, according to the Survey of Brook Highland, First Sector as recorded in Map Book 12, page 62 A & B in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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

\$173,600.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 3725 Kinross Drive, Birmingham, Alabama 35242

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 CRANTEES, their heirs and assigns, that it 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 President, William J. Acton, who is authorized to execute this conveyance, hereto set its signature and seal, this the 14th day of November, 1989.

> STATE OF ALA. SHELBY CO. I CERTIFY THIS NSTRUMENT WAS FILE

William J. Acton Construction, Inc. By: + / WILLIAM HALLAM William J. Acton, President

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COUNTY OF SHELBY COUNTY JUDGE OF PROBATE

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said state, hereby certify that William J. Acton whose name as the President of William J. Acton Construction,, 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 14th day of November, 1989

Tay Commission Expires March 10, 1991

| Notary | Public |
|--------|--------|