

This form furnished by: **Cahaba Title, Inc.**

1277

Eastern Office
(205) 833-1571

Riverchase Office
(205) 988-5600

This instrument was prepared by:
(Name) Courtney H. Mason, Jr.
(Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:
(Name) DARYL D. POARCH
(Address) 1256 ELM AVE.
BIRMINGHAM, AL. 35217

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

STATE OF ALABAMA

SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTEEN THOUSAND EIGHT HUNDRED AND NO/100ths (\$15,800.00) - - -DOLLARS.

to the undersigned grantor, Altus Bank, A Federal Savings Bank 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

DARYL D. POARCH & PENELOPE A. KORNOWICZ

(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.

Lot 8, Block 2, according to the Survey of Cedar Cove, Phase III, as recorded in Map
Book 10 page 34, 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.

\$14,000.00 of the above-recited purchase price was paid from a mortgage loan closed
simultaneously herewith.

BOOK 267 PAGE 42

1. Deed Tax -----	\$ 2.00
2. -----	0
3. -----	2.50
4. -----	3.00
5. -----	0
6. Stamp Fee --	\$ 1.00
Total -----	\$ 8.50

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 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 claiming
by, through or under it, but not further or otherwise. Asst. Vice

IN WITNESS WHEREOF, the said GRANTOR, by it s President, ✓ Lee Hall
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 2nd day of Nov. 19 89 .

ATTEST:

Debra Spafford
ASSISTANT Secretary

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

89 NOV 21 AM 9:00

James A. Snowden, Jr.
JUDGE OF PROBATE

✓ STATE OF ALABAMA
✓ COUNTY OF MOBILE

Altus Bank, A Federal Savings Bank

By

Lee Hall

Asst. Vice President

By:

Kerry O'Connor

Vice President

a Notary Public is and for said County in said

I, the undersigned
State, hereby certify that Lee Hall and Kerry O'Connor
whose name as Asst. Vice President of Altus Bank, A Federal Savings Bank and Vice President
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 is 2nd day of

November

19 89

✓ 10/10/93

Marybarr Jude