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This instrument was prepared by:
(Name) JAMES R. MONCUS, JR., ATTORNEY
(Address) 1318 ALFORD AVENUE, SUITE 102
BIRMINGHAM ALABAMA 35226

Send Tax Notice to:
(Name) STEVEN L. RICHTER
(Address) 1221 SOUTHWIND DRIVE
HELENA, ALABAMA 35080

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

JEFFERSON

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

THIRTY THOUSAND AND NO/100 (\$30,000.00) DOLLARS AND THE

That in consideration of ASSUMPTION OF THE BELOW MENTIONED MORTGAGE DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
JAMES J. PEARSALL, AN UNMARRIED MAN; AND IBIS E. PEARSALL, AN UNMARRIED WOMAN

(herein referred to as grantors) do grant, bargain, sell and convey unto

STEVEN L. RICHTER AND SARALYN S. RICHTER

(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 41, ACCORDING TO THE MAP AND SURVEY OF DEARING DOWNS, FIRST ADDITION, AS RECORDED IN MAP BOOK 6, PAGE 141, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS-OF-WAY OF RECORD.

SUBJECT TO THAT CERTAIN MORTGAGE TO CITY FEDERAL SAVINGS AND LOAN ASSOCIATION RECORDED IN MORTGAGE BOOK 392, PAGE 526 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, WHICH THE GRANTEES HEREIN AGREE TO ASSUME AND TO PAY ACCORDING TO THE TERMS THEREOF.

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

90 FEB 28 AM 8:54

JUDGE OF PROBATE

1. Deed Tax	\$ 30.00
2. Mtg. Tax	\$ 0.50
3. Recording Fee	\$ 3.00
4. Indexing Fee	\$ 1.00
5. No Tax Fee	\$ 0.00
6. Certified Fee	\$ 0.00
Total	\$ 34.50

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 23RD day of FEBRUARY, 19 90

WITNESS

(Seal)

(Seal)

(Seal)

JAMES J. PEARSALL

IBIS E. PEARSALL

STATE OF ALABAMA

JEFFERSON

COUNTY

General Acknowledgment

I, THE UNDERSIGNED a Notary Public in and for said County, in said State, hereby certify that JAMES J. PEARSALL, AN UNMARRIED MAN; IBIS E. PEARSALL, AN UNMARRIED WOMAN whose name S 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 23RD day of FEBRUARY A.D., 19 90