

This instrument was prepared by

(Name) Larry L. Halcomb
(Address) 3512 Old Montgomery Highway
Homewood, Alabama 35209

Send Tax Notice To:
Raymond E. Kosak
3117 Chestnut Oak Drive
Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One hundred sixteen thousand seven hundred forty & No/100 (116,740.00)

to the undersigned grantor, Harbar Construction Company, Inc., a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the
said GRANTOR does by these presents, grant, bargain, sell and convey unto

Raymond E. Kosak & Cherie C. Kosak

(herein referred to as GRANTEEES) 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 8, according to the Survey of The Fairways at Riverchase, recorded in Map Book
13, page 18, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

Subject to taxes for 1991.

Subject to easement on Rear of undetermined size; easement through middle of lot of
undetermined size as shown by recorded Map.

Subject to Agreement with Alabama Power Company recorded in Real 224, page 182 in
the Probate Office of Shelby County, Alabama.

Subject to restrictions regarding Alabama Power Company recorded in Real 224, page
195 in the Probate Office of Shelby County, Alabama.

Subject to right of way for Southern Bell Telephone and Telegraph Company recorded
in Real 3433, page 203 in the Probate Office of Jefferson County, Alabama.

Subject to restrictions appearing of record in Misc. Volume 14, page 536; Misc. Volume
17, page 550; Misc. Volume 34, page 549; Real 218, page 800; Real 148, page 327 and
Real 212, page 565, in the Probate Office of Shelby County, Alabama.

1. Death Tax	24.50
2. Mfg. Tax	
3. Recording Fee	3.25
4. Indexing	
5. No Tax Fee	
6. Certified Fee	7.00
Total	34.75

\$92,650.00 of the purchase price was paid from the proceeds of a mortgage loan closed
simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEEES 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 con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its VicePresident, Denney Barrow
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 8th day of April 1991

ATTEST:

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

Harbar Construction Company, Inc.

Denney Barrow
Vice President

91 APR 11 AM 10:37

STATE OF ALABAMA
COUNTY OF JEFFERSON

JUDGE OF PROBATE

a Notary Public in and for said County in said

I, Larry L. Halcomb,

Denney Barrow

State, hereby certify that

whose name as Vice President of

Harbar Construction Company, Inc.

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 8th day of

April

1991

Larry L. Halcomb

Notary Public

My Commission Expires January 23, 1994