

This instrument was prepared by  
**Mitchell A. Spears**  
ATTORNEY AT LAW  
143 Main, P.O. Box 91 205/665-5102  
Montevallo, AL 35115-0091 205/665-5076

1433

Send Tax Notice to: Ronald W. Cummings  
(Name) 6951 Highway 10  
(Address) Montevallo, AL 35115  
MINIMUM VALUE: \$1,000.00

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 Dollar, (\$1.00) and other good and valuable consideration DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

Ellery W. Cummings and wife, Felicia Cummings  
(herein referred to as grantors) do grant, bargain, sell and convey unto

✓ Ronald W. Cummings and wife, Margaret E. Cummings  
(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:

A lot or parcel of land located in the NE 1/4 of the NW 1/4 of Section 3, Township 22, Range 4 West, Shelby County, and more particularly described as follows:

Commence at a point on the South boundary of County Highway No. 10 on the East boundary of parcel conveyed to Agnes Cummings, said parcel described and recorded in Deed Book 222, Page 983 in the Probate Records of Shelby County, and said point being 533.1 feet North of the SE corner of said tract; thence run North 79 deg. 40' West along said highway boundary 213.5 feet; thence run South 382 feet to the point of beginning of the tract of land to be conveyed herein; thence continue South a distance of 191 feet to a point, being the southwest corner of the aforesaid Agnes Cummings lot; thence run South 83 deg. 10' East a distance of 211.5 feet, more or less, to the Southeast corner of the aforesaid Agnes Cummings lot; thence run North 177.7 feet to a point, being the Southeast corner of the George R. Hays lot; thence North 79 deg. 40' West a distance of 211.5 feet to the point of beginning.

BOOK 343 PAGE 895

1991 MAY 20 PM 2:08  
JUDGE OF PROBATE

Deed tax 100  
Rec 250  
Ind 300  
Card 100  
750

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 23rd day of April, 19 91.

WITNESS

\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)  
\_\_\_\_\_  
(Seal)

Ellery W. Cummings (Seal)  
Ellery W. Cummings  
Felicia A. Cummings (Seal)  
Felicia Cummings (Seal)

STATE OF ALABAMA }  
SHELBY COUNTY } General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Ellery W. Cummings and wife, Felicia Cummings whose names 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 April, A.D., 19 91

Mitchell A. Spears