This instrument was prepared by:

Amsouth Mortgage Company, Inc. Post Office Box 847 Birmingham, AL 35201 Construction Loan Division

1. Dand Tax	4.50 300
Total	

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

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of:

One Hundred Twenty-seven Thousand Five Hundred and 00/100 dollars.

To the undersigned grantor, Amsouth Mortgage Company, Inc., a corporation, (herein referred to as GRANTOR) in hand paid by the grantee herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto TERRENCE R. & KAREN F. O'NEIL (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 41, according to the map and survey of Southlake, a residential subdivision, as recorded in Map Book 11, Page 85 A, B & C, in Probate Office of Shelby County, Alabama.

Seller/Grantor makes no representation as to whether or not any hazardous substances have ever been brought upon or incorporated in the and Purchaser/Grantee has ලා property being sold himself/herself/themselves that no hazardous substances have been or are currently present on the property being transferred.

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 is 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  $\frac{155/5 table}{\sqrt{4/t} \epsilon R}$  President, who is authorized to execute this conveyance, has hereto set its signature and seal, this  $\frac{7^{-4}}{1000}$  day of

TUNE, 1991.

STATE OF ALABAMA Notary Public in and for said County, in said State, COUNTY OF JEFFERSON )

I, the undersigned, hereby certify that Walter R. Miller, whose name as Asst. Vice President of AmSouth Mortgage 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 7th day of June

1991. SILITERY THIS

I CERTIFY THIS

Notary Public D. Krejce

My Camadesian Expires Starmber 5, 1992

91 JUN 10 PH 3: 55

1.0. 599 ng 35000