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This instrument was prepared by

MASON & FITZPATRICK, P.C.  
100 Concourse Pkwy., Suite 350  
Birmingham, Alabama 35244

3003

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 NINETY THOUSAND & NO/100— (\$90,000.00) DOLLARS to the undersigned grantor, First Federal of Alabama, FSB a corporation, (herein referred to as the 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 Russell D. Richardson and wife, LaDeana C. Richardson (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama:

Lot 21, according to the Survey of Apache Ridge, 1st Sector, as recorded in Map Book 12, page 29, in the Probate Office of Shelby County, Alabama.

Subject to statutory rights of redemption.

Subject to existing easements, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$89,268.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 102 Comanche Circle, Alabaster, Alabama 35007

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 it 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.

IN WITNESS WHEREOF, the said GRANTOR by its Sr. Vice President, Jimmy C. Maples, who is authorized to execute this conveyance, hereto set its signature and seal, this the 31st day of May, 1991.

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

91 JUN 12 AM 10:03

*Thomas H. Shaw*  
JUDGE OF PROBATE

STATE OF ALABAMA  
COUNTY OF SHELBY COUNTY

First Federal of Alabama, FSB

By: *Jimmy C. Maples*  
Jimmy C. Maples, Sr. Vice President

1. Dual Tax	1.00
2. Notary Fee	2.50
3. Recording Fee	3.00
4. Lender's Fee	1.00
5. Total	7.50

I, COURTNEY H. MASON, JR., a Notary Public in and for said County, in said state, hereby certify that Jimmy C. Maples whose name as the Sr. Vice President of First Federal of Alabama, FSB, 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 31st day of May, 1991

*[Signature]*  
Notary Public

COURTNEY H. MASON, JR.  
MY COMMISSION EXPIRES  
3-5-95