

This instrument was prepared by

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Birmingham, Alabama 35244

3975

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 ONE HUNDRED SEVENTEEN THOUSAND & NO/100— (\$117,000.00) DOLLARS to the undersigned grantor, APOC Employees Credit Union a corporation, (herein referred to as the 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 Edison W. Carmack and wife, Margie A. Carmack (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama:

Tract 1, according to Luquire Survey as recorded in Map Book 7, Page 151, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

Subject to statutory rights of redemption.

\$89,600.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEEES' ADDRESS: 2414 Mooney Road, Columbiana, Alabama 35051

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 contingent remainder and right of reversion.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEEES, 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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its Collection Department Manager, Derrick Ragland, Jr., who is authorized to execute this conveyance, hereto set its signature and seal, this the 7th day of June, 1991.

1. Doc. Fee — 27.50
2. — 4.30
3. — 4.30
4. — 1.00
Total — 37.10

APOC Employees Credit Union

By: Derrick Ragland, Jr.
Derrick Ragland, Jr.

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

91 JUN 24 PM 2:32

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Derrick Ragland, Jr. whose name as the Collection Department Manager of APOC Employees Credit Union, 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

Richard D. Mink
Notary Public

RICHARD D. MINK
MY COMMISSION EXPIRES
10/22/98