

THIS INSTRUMENT WAS PREPARED BY:

DAVID TANNER, Attorney  
7211 First Avenue North  
Birmingham, AL 35206

609  
ACTUAL CONSIDERATION PAID: \$33,000.00

STATE OF ALABAMA )

SHELBY COUNTY )

STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS,

THAT, in consideration of the sum of Ten Dollars (\$10.00) to the undersigned Grantor, TRANSAMERICA FINANCIAL SERVICES, INC., a corporation, in hand paid by Grantee(s) herein, Robert A. Lovelace and Cindy M. Lovelace

the receipt of which is hereby acknowledged, the said Grantor, TRANSAMERICA FINANCIAL SERVICES, INC., a corporation, does by these presents, grant, bargain, sell and convey unto the said Robert A. Lovelace and Cindy M. Lovelace,

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 12, Deer Springs Estates, Second Addition, as recorded in Map Book 5, page 85, Columbiana, Alabama, Shelby County.

SUBJECT TO:

- (1) Ad Valorem taxes due and payable October 1, 1991 and subsequent years.
- (2) Easements and restrictions of record.
- (3) Title to all minerals in, on and underlying the premises together with all mining rights, privileges and immunities including, without limitation, any release from damages which may have heretofore been reserved or granted.

\$ -0- of purchase price was paid from proceeds of a mortgage loan closed and filed simultaneously herewith.

TO HAVE AND TO HOLD the above-described property unto the said Grantee(s) 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.

IN WITNESS WHEREOF, the said Grantor, TRANSAMERICA FINANCIAL SERVICES, INC. has set its hand and seal on this the 24th day of June, 1991.

ATTEST:

TRANSAMERICA FINANCIAL SERVICES, INC.

Timothy A. Ballance  
TIMOTHY A. BALLANCE, ASST. SECRETARY

BY: William J. Cox  
ITS WILLIAM J. COX, VICE PRESIDENT

(Joint with survivorship)

STATE OF OHIO )

Franklin COUNTY )

I, Debbie K. Lones, a Notary Public in and for said County and State, hereby certify that William J. Cox, whose name as Vice president for TRANSAMERICA FINANCIAL SERVICES, 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 24 day of June, 1991.

Debbie K. Lones  
NOTARY PUBLIC

DEBBIE K. LONES  
Notary Public, State of Ohio  
My Commission Expires Nov. 22, 1994

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

91 JUL 10 PM 2:49

Thomas A. Snowden, Jr.  
JUDGE OF PROBATE

BOOK 352 PAGE 845

1. Deed Tax	33.00
2. Mtg. Tax	5.00
3. Recording Fee	5.00
4. Indexing Fee	1.00
5. Notary Fee	1.00
6. Certified Copy	1.00
Total	47.00