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This instrument was prepared by:
(Name) Courtney Mason & Associates, P.C.
(Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:
(Name) Mr. Robert R. Rigney
(Address) 528 Crosscreek Trail
Pelham, Alabama 35124

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of FIFTEEN THOUSAND TWO HUNDRED AND FIFTY AND NO/100ths----- DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Carolyn H. Campbell, a single individual (herein referred to as grantors) do grant, bargain, sell and convey unto

Robert R. Rigney and wife, Tracey Lynn Rigney (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:

Lot 6, in Block 8, according to the Survey of Oak Mountain Estates, Sixth Sector, as recorded in Map Book 5, Page 102, in the Probate Office of Shelby County, Alabama.

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

\$5,000.00 of the above recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES HEREIN JOINTLY AND SEVERALLY HEREBY ASSUME AND COVENANT TO PERFORM ALL THE TERMS AND CONDITIONS OF THE OBLIGATIONS SET FORTH IN THAT CERTAIN PROMISSORY NOTE EXECUTED BY CAROLYN H. CAMPBELL, A SINGLE INDIVIDUAL AND DELIVERED TO MORTGAGEAMERICA, INC. IN THE AMOUNT OF

\$63,006.00 DATED NOVEMBER 24, 1986, AND THAT CERTAIN MORTGAGE, SECURING SAID PROMISSORY NOTE OF EVEN DATE THEREWITH, UPON THE PROPERTY CONVEYED IN THE DEED, WHICH MORTGAGE IS RECORDED IN BOOK 102 PAGE 607 AND TRANSFERRED AND ASSIGNED TO SOUTHTRUST MORTGAGE CORPORATION BY INSTRUMENT RECORDED IN BOOK 214, PAGE 431, IN THE SHELBY COUNTY REGISTER OF DEEDS OFFICE, INCLUDING, BUT NOT LIMITED TO, THE OBLIGATIONS TO REPAY THE DEBT.

1. Deed Tax	\$ <u>10.50</u>
2. Mig. Tax	\$ <u>0.00</u>
3. Recording Fee	\$ <u>2.00</u>
4. Indexing Fee	\$ <u>3.00</u>
5. No Tax Fee	\$ <u>0.00</u>
6. Certified Fee	\$ <u>1.00</u>
Total	\$ <u>17.00</u>

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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.

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, I have hereunto set my hand(s) and seal(s), this 26th day of September, 19 91.

WITNESS

(Seal)

Carolyn H. Campbell (Seal)

(Seal)

(Seal)

STATE OF ALABAMA

SHELBY

COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Carolyn H. Campbell, a single individual whose name 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of September, A.D., 19 91

COURTNEY H. MASON, JR.
MY COMMISSION