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This instrument was prepared by

Courtney Mason & Associates PC
100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

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 EIGHT THOUSAND FIVE HUNDRED & NO/100----
(\$98,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, I, Joe A. Killingsworth, a married man
(herein referred to as grantors), do grant, bargain, sell and convey unto Harry J.
Pommer, Jr. and wife, Jeri A. Pommer (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, to-wit:

Lot 15, according to the survey of Southern Hills, Sector 4, as recorded in
Map Book 15 page 72 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

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

\$90,600.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF THE GRANTOR AS DEFINED BY THE CODE OF ALABAMA.

GRANTEES' ADDRESS: 109 Southern Hills Circle, Calera, Alabama 35040

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with 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 stated 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 said
GRANTEES, their heirs and assigns forever, against the lawful claims of all
persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 28th day of
February, 1992.

NOTARY PUBLIC
I CERTIFY THIS
INSTRUMENT WAS FILED

92 MAR -9 AM 9:26

JUDGE OF PROBATE

Joe A. Killingsworth (SEAL)
Joe A. Killingsworth

1. Deed Tax	\$ 8.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. Notary Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 14.50

STATE OF ALABAMA

SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Joe A. Killingsworth* 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, he executed the same voluntarily
on the day the same bears date.

*a married man

Given under my hand and official seal this 28th day of February A.D., 1992

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

Notary Public