

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 ONE HUNDRED NINETEEN THOUSAND NINE HUNDRED & NO/100--- (\$119,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Charles Michael Owens and wife, Barbara H. Owens (herein referred to as grantors), do grant, bargain, sell and convey unto Carey N. Kirby and wife, Denise R. Kirby (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 91, according to the Survey of Navajo Hills, 9th Sector, as recorded in Map Book 10 Page 84 A&B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$95,900.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1021 COLONIAL DRIVE, 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 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, we have hereunto set our hands and seals, this 7th day of May, 1992.

Charles Michael Owens
By: *Barbara H. Owens* *attorney in fact*
Charles Michael Owens, By and Through
His Attorney in Fact, Barbara H. Owens
Barbara H. Owens
Barbara H. Owens

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Barbara H. Owens, whose name as Attorney in Fact for Charles Michael Owens 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, in her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date. GIVEN UNDER MY HAND THIS 7th DAY OF MAY, 1992.

[Signature]
Notary Public

State of Alabama) COURTNEY H. MASON, JR.
County of Shelby) MY COMMISSION EXPIRES
3-5-95

I, the undersigned, hereby certify that Barbara H. Owens, a married woman 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 THIS 7th day of May, 1992.

[Signature]
Notary Public

My Commission Expires:

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

05/12/1992-7994
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KCD