

This Instrument Prepared By:
James F. Burford, III
Suite 200, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:

LOUIS CARRUBA
276 SNOW DRIVE
B'ham, AL. 35209

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)

SHELBY COUNTY) KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Twenty-Nine Thousand and No/100 Dollars (\$29,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, H. WALKER & ASSOCIATES, INC. (herein referred to as GRANTORS) do grant, bargain, sell and convey unto LOUIS J. CARRUBA and LISA CARRUBA (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 5, according to the Survey of Royal Oaks, 5th Sector, a residential subdivision, as recorded in Map Book 15, Page 93 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1992 and thereafter. (2) Building setback line of 40 feet reserved from Royhl Chase Drive as shown by plat. (3) Public utility easements as shown by recorded plat, including a 10 foot easement on the Southerly side of lot. (4) Easement(s) to Alabama Power Company as shown by instrument recorded in Real 386, Page 401 in Probate Office.

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 survivors of them in fee simple, for and during the joint lives of the survivors, and upon the death of either of the survivors, then to the survivor of the survivors in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and 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, the undersigned, H. WALKER & ASSOCIATES, INC. has set its hand and seal, this 13 day of MAY, 1992.

H. WALKER & ASSOCIATES, INC.

By:
Its:

Harold R. Walker
Pres.

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that HAROLD R. WALKER, whose name as President of H. WALKER & ASSOCIATES, INC., 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 said conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and seal this 13 day of MAY, 1992.

[Signature]
Notary Public

My Commission Expires: 3-1-94

05/15/1992-08386
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 35.50