This instrument prepared by:
JAMES R. MONCUS, JR.
Altorney at Law
1518 Alford Avenue, Suite 102
Eliminghem, AL 35228

Send Tax Notice To: Emeet A. Muro 2546 Royal Court Helana, Alabama 36080

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 Seventeen Thousand Five Hundred and 60/100'S *** (\$117,500.06) to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is ecknowledged, I or we, Robert Benigar and Shelia Benigar thereis reterred to as Grantor, whether one or more), grant, bergain, sell and convey unto Ernest A. Muro and Jean P. Muro (herein referred to as Grantees), for and during their joint fives and upon the death of them, then to the survivor of them in fee simple, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 1, according to a Resurvey of Lots 1 and 2, Royal Oaks, Third Sector, Fourth Addition, as recorded in Map Book 9, page 67, in the Probate Office of Shelby County, Alabama.

Subject to all eccements, restrictions and rights of way of record.

\$105,750.00 of the purchase price recited above was paid from a mortgage loan alosed simultaneously herewith.

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TO HAVE AND TO HOLD, To the said Grantees, for and during their joint tives and upon the death of either of them, then to the survivor of them in tee simple, and to the heirs and seeigns of such survivor forever.

And I (we) do, for myestl (ourselves) and for my (our) heirs, executors and administrators, covenant with said Grantee, his, her or their heirs and exeigns, that I am (we are) tewfully 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, assoutors and administrators shall warrant and defend the same to the said Grantee, his, her or their heirs and assigns forever, against the lewful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 4th day of June, 1992.

Robert Beniger
Shelia Beniger
Shelle Beniger

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Robiert Benigar and Shella Benigar whose name(s) later signed to the feregoing sonveyance, and who later known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarity on the day the same bears date.

Given under my hand and official seel, this 3rd day of June, 1992.

Nghify Public

My commission expires 02-23-96