

This instrument was prepared by

(Name) DAVID F. OVSON, Attorney at Law

(Address) 728 Shades Creek Parkway, Suite 120, Birmingham, Alabama 35209

SEND TAX NOTICE TO:
RALPH MONSALVATGE and
JANET H. MONSALVATGE
3453 Summit Drive
Birmingham, Alabama 35243

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Eighty-Four Thousand Five Hundred and No/100 (\$184,500.00) Dollars

to the undersigned grantor, BWA DEVELOPMENT CORP. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

RALPH MONSALVATGE and JANET H. MONSALVATGE

(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 right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 3, Country Club Village, an Inverness Garden Home Community, as recorded in Map Book 16, Page 47, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 1992, which are a lien, but not yet due and payable until October 1, 1992.
2. 30 foot undisturbed buffer along the southeasterly lot line; 15 foot storm drain easement on the southerly portion of said lot, as shown on recorded map.
3. Declaration of Protective Covenants, easements and agreements as described or referred to in Real Volume 390, Page 534.
4. Right of way granted to Alabama Power Company by instrument(s) recorded in Deed Book 320, Page 30.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 64, Page 267.
6. Sanitary sewer easement as set out in that certain Supplemental Deed and Agreement as recorded in Real Volume 365, Page 876.
7. Restrictions appearing of record in Document #920 9584.

\$130,000.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1992-12283

06/25/1992-12283
10:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Craig S. Beatty who is authorized to execute this conveyance, has hereto set its signature and seal, this the 23rd day of June 19 92

ATTEST:

BWA DEVELOPMENT CORP.

By Craig S. Beatty Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Craig S. Beatty whose name as Vice President of BWA DEVELOPMENT CORP. a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 23rd day of June 19 92

Notary Public