

This instrument was prepared by

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CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY FOUR THOUSAND EIGHT HUNDRED & NO/100----
(\$84,800.00) DOLLARS to the undersigned grantor, Jackie Williams Company, Inc. a
corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto Michael W. Russell and wife,
Michelle D. Russell (herein referred to as GRANTEEES) 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:

Lot 46, according to the Amdned Map of Dearing Downs, Ninth Addition, Phase
II, recorded in Map Book 15, Page 10, in the Probate Office of Shelby County,
Alabama.

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

\$83,247.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1938 GALLANT FOX DRIVE, HELENA, ALABAMA 30580

TO HAVE AND TO HOLD to the said GRANTEEES 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 it 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 GRANTEEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Jackie Williams, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
28th day of August, 1992.

Jackie Williams Company, Inc.

By: Jackie Williams

Jackie Williams, President 1992-18765

09/02/1992-18765
10:37 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DOL MCD 8.50

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Jackie Williams whose name as the President of Jackie Williams
Company, Inc., 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 28th day of August, 1992

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

Notary Public