

Prepared without benefit of survey. Attorney makes no certification as to legal description to property.

Send Tax Notice To:

Joseph A. Wagner and wife,
Sheryl B. Wagner
113 Pebble Lane
Alabaster, Alabama 35007

This instrument was prepared by:
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Griffin, Allison, May, Alvis & Fuhrmeister
P. O. Box 380275
Birmingham, AL 35238

Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF Eight Thousand Five Hundred Dollars and 00/100 (\$8,500.00) (and the assumption of the mortgage listed herein in the amount of \$71,215.16) to the undersigned Grantors in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Stephen D. Hyde and wife, Mary Elizabeth Huckaby Hyde**, (herein referred to as Grantors, whether one or more) do grant, bargain, sell and convey unto **Joseph A. Wagner and wife, Sheryl B. Wagner**, (herein referred to as Grantees, whether one or more) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 22, Block 8, according to the survey of Bermuda Lake Estates, First Sector, as recorded in Map Book 9, Page 98, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Subject to:

1. Existing easements, restrictions, set-back lines, rights of ways, limitations, if any, of record.
2. Mineral and Mining rights excepted.
3. Mortgage from Stephen D. Hyde and Mary Elizabeth Huckaby Hyde to Collateral Ltd. dated April 24, 1987 in amount of \$74,476.00 and recorded in Real 129, Page 31 in the Probate Office, and being transferred to Colonial Mortgage Company by instrument recorded in Real 163, Page 162, which grantees assume and agree to pay.

Mortgage,

Inst # 1992-18885

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09/03/1992-18885
08:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 18.50

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And I do for myself and for my heirs, executors, and administrators covenant with 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 I will and my 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 (I) have hereunto set our hand(s) and seal, this 27th day of August, 1992.


Grantor - Stephen D. Hyde

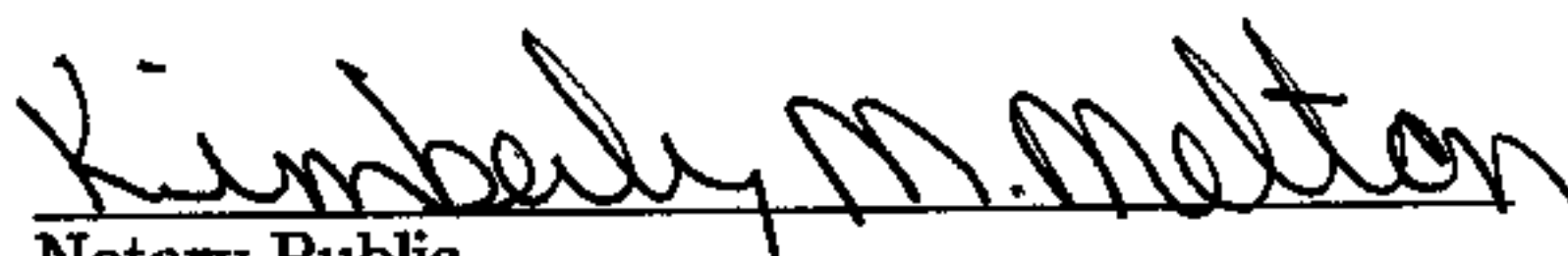

Grantor - Mary Elizabeth Huckaby Hyde

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Stephen D. Hyde and wife, Mary Elizabeth Huckaby Hyde, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 27th day of August, 1992.


Notary Public

My commission expires: 3-5-95

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