

This instrument was prepared by

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100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

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 SEVEN THOUSAND FIVE HUNDRED & NO/100---- (\$87,500.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Walter R. Ramey and wife, Ginger S. Ramey (herein referred to as grantors), do grant, bargain, sell and convey unto Wilburn R. Cofer and wife, Kelli D. Cofer (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Survey of Navajo Hills, Fourth Sector, as recorded in map Book 5, page 95 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.


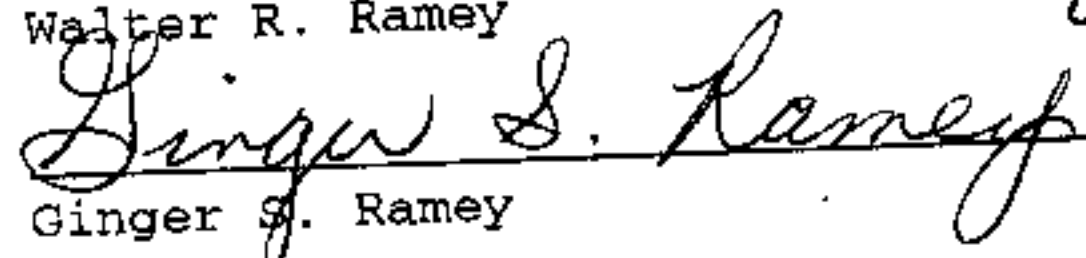
\$85,842.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1159 BIG CLOUD CIRCLE, ALABASTER, ALABAMA 35007

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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said GRANTEES, their heirs and assigns, that I am (we are) lawfully 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, 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 have hereunto set our hands and seals, this 27th day of August, 1992.

 (SEAL)
Walter R. Ramey
 (SEAL)
Ginger S. Ramey

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Walter R. Ramey and wife, Ginger S. Ramey 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 day the same bears date.

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

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


Notary Public

Inst # 1992-18938

09/03/1992-18938
12:50 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
9.65
001 NCD